THE JUNIOR PARTNER

EDWARD MOTT WOOLLEY

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THE JUNIOR PARTNER

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He was not naturally a bold merchandiser and had to be crowded all the time

See page 183

THE JUNIOR PARTNER

THE INNER SECRETS OF SEVEN MEN WHO WON SUCCESS

BY

EDWARD MOTT WOOLLEY

TORONTO
McCLELLAND & GOODCHILD
LIMITED

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THE JUNIOR PARTNER

CHAPTER I

ON THE OVERLAND LIMITED

IT was on the Overland Limited train that we seven men chanced to meet. As we pulled out of Omaha that evening, bound for the West, I believe it was Barnes who remarked that these fast and luxurious trains typified success.

"If I were starting out as a young man again," he said, "I 'd take the Limited at the very beginning. You never saw a fast train running on a jerkwater branch, and you never saw a man achieve things worth while when he spent all his life on a mixed train or fooling around on the switches."

It was very evident, however, that Barnes himself had not spent all his life on the switches. You could have told, simply by

looking at him, that he had been on the main track a good many years. Success writes itself on a man's face and figure and stamps itself on his voice. Barnes was a big fellow — six feet high and two hundred, at least; yet a soldier was never straighter or more symmetrical. Nor did the tones of a general ever breathe poise and command more unmistakably than Barnes' quiet though picturesque diction. For a decade New York has indeed known Barnes as a general among merchants.

It was Hopkins who took up the subject. "When I was a boy," said he, "there were n't any Limited trains. Young chaps who started out in the business game could n't travel as fast as they do now. They usually made their start in a caboose; then, when they got into a day-coach, they were expected to ride there a long time before they had any right in a Pullman. To-day, if a young man is alive to his opportunities for gaining business wisdom, he can reserve a Pullman berth almost at the beginning. Business is a game that is worked out these days to a science."

Surely Hopkins was a scientist if ever there was one outside the universities. It is not long

since a college professor would have laughed at the thought of science in business, yet to-day the professors and university presidents are falling over themselves in their eagerness to include Business in their curricula.

A fine-looking, whole-souled man is Hopkins, not quite so big as Barnes, nor so noble and kingly of mien, yet wearing a finer and more subtle distinction. Hopkins is more of a diplomat, and less of the autocrat. His face has few furrows, though he is well on toward sixty, and his blue eyes lack all suggestion of menace. He is the sort of man who has a comfortable chair beside his desk for visitors. You know there are some men in business who banish the visitor's chair altogether and make their callers stand — on the theory that they will go away sooner. Not that Barnes is this sort of man! No, Barnes is never fussy or hurried, and the details of his great wholesale business are well cared for outside his private office. But his eyes are steel and he looks through you uncomfortably sometimes. Then his imperial gives you a sense of his importance.

Hopkins is a manufacturer — one of the

largest of his kind in the nation, and one of the most successful. He rides on the Limited train of business, just as Barnes does. A peculiar thing about success in business is this: No one type of man has a mortgage upon it. This is encouraging, for we fellow-mortals in the great contest are oddly different in personal attributes. We must look deeper for the key that will unlock achievement.

"Speaking of slow trains and switches," spoke up Greenleaf, from his easy-chair in the observation-smoker, "reminds me of the time when I started out on the road to sell groceries. I used to sit around a good deal with my feet on hotel stoves or on the window-sill. Loafing seemed to be a part of the game. Often I had to wait hours for a train after I had sold all my dealers in a town, and a hotel chair was the natural place in which to nurse my grouch against things in general. There was a drygoods salesman named Riggs who was everlastingly after me to take up side lines. He was the busiest fellow on earth, was Riggs. I don't pretend to remember all the side games he was playing. That was the reason he stayed on the switches. I was wise

enough to get on to the main selling track, and stay there."

"It 's a safe bet," observed Barnes, "that this chap Riggs is down and out to-day. I don't know him personally, but I 've met his kind often."

"Yes," said Greenleaf, striking a match, "Riggs quit the road years ago. The last time I saw him his wife was running a boarding-house in Chicago and he was taking care of the furnace."

"And you," suggested Barnes, "are on the firing-line stronger than ever? I don't know you — don't even know your name, sir; but if you got off the sidetracks no doubt you 've arrived at your destination."

"I 've passed the destination for which I headed originally," returned Greenleaf, laconically. "I 've got by several big terminals, but there 's always a bigger one beyond. One advantage of a Limited train lies in the connections it gives a man. If you take the Accommodation on the Podunk division you get off out in the country, with only a bog wagon road ahead. But if you ride on the Limited you 'll always find another Limited

waiting for you, to take you along. Or if you strike tidewater at last, you can get a palatial fast steamer to take you across."

Greenleaf — whom I did n't know then, but know very well to-day — is still a salesman, though he graduated long ago from groceries. He is a salesman from choice, having held some fine jobs as an executive. He was sales manager for one of the greatest and most distinctive machinery houses in America, and the salary he got would make many a big banker envious. But Greenleaf likes the personal game of selling better than sitting at a desk and pulling the strings. The smoke of salesmanship is incense in his nostrils. And I happen to know that to-day his salary is twenty thousand dollars a year, while his commissions often go more than that.

Ah, Greenleaf! What an inspiration he has been to countless men who have worked and fought and bled beside him! His vigorous form and bronzed face often rise up before me when my own business problems thicken, and straightway my discouragements take wings. You know there are some men who act upon you like the music of

Sousa's band when it plays one of its immortal marches. Wagner and those other ponderous chaps are all right, but when I 'm in the battle give me Sousa and Greenleaf!

I think you would put Greenleaf naturally in the class with Barnes and Hopkins, although he is not a millionaire, as they are. Indeed, he is not even rich, for he has lived well and helped hundreds of men along the rough paths of salesmanship. He has helped them with cash as well as wisdom, and I recently learned that he has been paying the rent for two years of that boarding-house run by his down-and-out road friend, Riggs of Chicago. You see, Riggs' wife is sick.

Greenleaf, by the way, is the only strictly salaried man among the seven of us who made that journey together on the Overland Limited. I 'm glad we had at least one employee in the party, for too often the world is prone to gauge success by ignoring the man who works for others. Success is relative. We can't all be masters and millionaires. If we succeed in the sphere for which Fate seems to have marked us, we can call ourselves success-

ful. Then there 's a curious habit men have, once they attain an end they 've set out to reach: they reach higher. They get out of one sphere into another. As Greenleaf says, there are other terminals beyond.

Let me paint Greenleaf for you, very briefly, for I want you to carry his picture in your brain, as I do. I don't know that he typifies the common run of mankind any better than the other six of us, but somehow he seems closer to the ordinary man to-day. He 's a salesman, you know! He touches very intimately our great national trait and our people.

He stands five feet and eleven inches in his shoes. His shoulders are broad and he is slightly inclined to be portly. He is still in his forties. If you are one of those men who have been cowed by that artificial age-limit, thirty-five, I wish you could get acquainted with Greenleaf. There is no such thing as age-limit with him. No man could look into his brown eyes and read there a limit of any sort. The only limitations he recognizes are those which cold logic makes self-evident. He would not attempt to climb a perpendicu-

lar rock a thousand feet high. He is not a man of blind, unreasoning enthusiasms.

Greenleaf's facial lines remind one a little of the idealized pictures of Henry Clay or Patrick Henry, except that Greenleaf has none of the hauteur and a great deal of the humanness. I imagine that as a youth Greenleaf was not especially good-looking, but the strength and kindliness that have grown in his face make it fascinating to look upon now. He wears only a short mustache, and the lines in his countenance are not hidden. But they mean something, every line of them. Greenleaf's face is one he has cultivated unconsciously. When men pursue a fixed and continuous policy they grow strangely attractive — if that policy has been full of the uplift.

I have never seen Greenleaf when he was n't immaculately dressed, and on this Overland Limited trip he wore his usual gray, with a white waistcoat and crush hat. He was going to California on a rush trip, to close up a big machinery sale, and he told me that he 'd barely had time, before leaving New York, to get his suitcase of white waistcoats. This is one peculiarity about Greenleaf, and I men-

tion it here because, as he asserts, every salesman ought to have some distinctive peculiarity that will give him a tinge of individuality. Greenleaf's white waistcoats always have a narrow black line following the border. He has them made to order; there are no other waistcoats like them. There is hardly a machinery user of consequence in the country who does n't remember them.

We were well out of Omaha by this time, and our locomotive was picking up the speed tremendously. It was a stormy night in December; so stormy, indeed, that we had fears of a snow blockade before we got out of Nebraska. A soft, clinging snow it was, and we could see the monstrous flakes as they swirled against the car window and then turned to mist.

" Even a Limited train may be stalled," observed a man who had not joined our conversation before. " Your analogies, gentlemen, have interested me very much. I am a railroad man myself, and, as such, am a business man. Your metaphors strike me as wonderfully apt. But I wonder if any one of you realizes the organization and tremendous con-

centration involved in running a Limited. The Limited train on which every successful business man must ride — the figurative Limited that picks him up when he sits down at his desk — is even more apt to run into a snowdrift than is the train on which we are traveling to-night."

Now this new philosopher did not know Barnes or Hopkins, or he never would have expressed a doubt on this score. Both these men well knew the taut task of keeping a business surging ahead through storm and darkness. So, too, did Greenleaf.

It was Barnes who answered — Barnes, the merchant. "Perhaps," he said, "we have not made ourselves clear. You speak truly. Getting on the main track, either in business or in a more personal endeavor, is only the beginning. The hardest part of it is to stay on the main track and to keep going. The most difficult thing in business is not to establish a policy and a method, but to live up to them six days a week, three hundred days a year. I know plenty of men who have a beautiful policy, but they wear it only occasionally."

"And when I spoke of reserving a Pullman berth at the beginning of one's career," explained Hopkins, "I did not mean to hint that a man could so easily escape his problems. But you never find a caboose hitched to a train that goes straight through to Success."

The stranger's eyes sparkled. I never saw eyes that were blacker than his, nor a face that was easier to read at times and at other times more difficult. It was not until afterward that I learned he was Frothingham. He was the great Frothingham, the railroad magnate whose name and deeds were known from sea to sea, and across. He was going West to join his private car; and, meanwhile, he was making an inspection, incognito, of the Overland Limited service.

If ever there was a self-made man in railroading, Frothingham, as you know, is one. He started away down as brakeman, and his story is a wonder-tale — a veritable romance of magic. At least, I thought it magic before I met Frothingham on that journey. After I had heard the inner secret from his own lips

I perceived that magic had little to do with it. In these days of business achievement we are wont to attribute too much to the touch of a mystical wizard. Yet I never heard a life story that impressed me more deeply with the possibilities that lie within the grasp of the man who deliberately goes about rising.

There were two other men in our group, besides myself. They had not seemed interested in our talk, for one had been reading a financial newspaper and the other a real-estate journal. Already I had spotted the one for a banker, and the other, naturally enough, for a dealer in that very foundation of things, the land. Now the banker put aside his periodical.

"You men," he observed, "have been talking in fairy-book language. Figures of speech are pretty to hear, but they don't count for much in actual, everyday life. The only thing that really talks in business is arithmetic."

I saw Barnes and Hopkins look at him quickly, while Greenleaf measured him in some amusement. These three were certainly imaginative in a way; but, as I learned in

my subsequent acquaintance with them, they had a veritable strangle-hold on business mathematics.

"I don't quite agree with you, sir," said Barnes. He had been in the act of lighting a cigar, but he held it in his fingers and let the match burn out unused. Then he and the banker looked each other in the eye for a moment, in a silent challenge. The banker, by the way, turned out to be Dowe, head and chief owner of the Fourteenth National Bank in New York. He was a keen, spare man of fifty, void of hirsute adornment, and apparently as cold as a clam. This estimate I afterward revised.

"Imagination should not be allowed to cloud a business man's power of addition," repeated Dowe. "Two and two make four, but some men mix in a little imagery and get five or more for the answer. This habit, gentlemen, is the bane of business. It turns success into failure."

"You are right, yet wrong," put in Hopkins, in a conciliatory voice; he was a good deal of a humorist himself and liked to indulge in mildly whimsical speech. He

lacked, however, the vigorous twists of fancy and English that made Barnes' philosophy sparkle. "And let me suggest, my dear sir," he added, "that you yourself have just fallen into a metaphorical lapse. Your summing up of the cause of business failure is the most striking and euphonious characterization I 've heard."

"Nevertheless," declared Barnes, coming back to the attack while he let another match burn his fingers, "I can't agree with this gentleman. Next to arithmetic, my friend, imagination is the greatest factor in success."

At this, the real-estate man came into the debate. He was a serious chap of forty or more, with a short, bristling mustache and nose glasses that seemed to trouble him. When he introduced himself shortly afterward we discovered that he was Montgomery Gale, whom every one of us knew by name. Gale, you remember, is one of the high lights of real-estate in Manhattan. It was he who delivered a lecture, on one occasion, on the evils of imagination in real-estate. If I mistake not, he wrote a book, too.

"There are two brands of imagination," he

said. "One brand is the sort that fools people; the other brand does n't."

"Most men get the two brands confused," insisted the banker, dryly. "They get so badly mixed that they hoodwink themselves. No, sir; stick to arithmetic. That 's the key to success."

I had n't said anything so far, but now I could n't resist. The train was booming along through the night at tremendous speed, and the hoarse alarums of the engine came back to us dully above the roar of the wheels.

"Success," said I, "cannot be defined in the abstract. It is folly to argue the mere qualities that go to make it. But if every man in this group were to tell the absolute truth about his own success, I imagine we 'd get something tangible out of it."

My name, I should state, is Huntington Gaylord, and I am the junior partner in the great department store of Munn, Moorehouse & Gaylord. People know me familiarly as the "Junior Partner," perhaps because I 'm rather young for my job. I 've had a peculiar experience in wooing Success, and I 'm free to say that I 've got the old dame in a corner.

I don't mean that I have the whole world by the tail; when a man thinks he has, he often gets kicked into space and finds his grip on the tail an illusion. But for the present, at least, I 'm away ahead of the game; if I can stay on the Limited train, I 'll have the biggest store in America some day.

I came up from the very bottom, and came up in a wonderfully short time, and without any capital to start on; so it is natural that I should have pronounced ideas on this most elusive of all things, success. Perhaps I expressed these ideas rather freely, once I began to talk, and that was how it happened that we seven men told the stories of our individual careers. The tales were not all told that night. Indeed, so deeply interested did we become in this strange recital that the journey to the Pacific would have been almost forgotten except for certain things that happened.

I am setting down the narratives as faithfully as I can recall them, in the full belief that I am performing a service to mankind that cannot be estimated in value. I shall attempt all through to reproduce, just as they

occurred, the comments that enlivened the stories. The bold and grotesquely worded philosophy of Barnes, especially, gave the whole a charm that lingers with me to this day. Indeed, Barnes stamped himself upon all of us to such a degree that we came unconsciously to make our interpolations in imitation of his own matchless style.

Chapter II

THE STORY OF THE PINK SOAP

"WHEN I left college I was offered a job in a boiler-shop, which I declined. This was in my home town, within a day's ride of New York. The only other job at home that appealed to me was in a bank, but that job I could n't get. You see, there was a general conspiracy among my relatives to force me into some occupation where I would have to labor hard for a few years at physical toil. My father and uncles believed in this sort of training as the groundwork for a career. I did n't, so I packed my grip and went up to the metropolis."

It was the banker, Dowe, who began the narratives. He was chosen by a toss-up to start the thing off. In this gamble, however, Dowe himself refused to join. No doubt he would have preferred to settle the thing by

some arithmetical test, but nobody else was inclined to do it that way, so a plain gamble it was — and Dowe lost.

Yet Dowe's story is undoubtedly the fitting one for the opening, and I am quite sure I should have placed it first in this book, even had he told it last. Not that Dowe, as a banker, stands as the typical man. No, few of us are bankers; the great majority of the people, on the other hand, make a sad tangle of finance. But Dowe's narrative shows a most extraordinary vision over the whole great field of human endeavor. Never before or since have I heard such a keen and wonderful word-picture as he drew of the causes that underlie all failure, all success. His is not the life-story of a banker merely, but of a man who has cut deep into the sophistries and foibles of mankind.

I wish, hurriedly, to describe Dowe to you more fully than I have done. I have heard it said that New York men can be told at a glance from Chicago men, or from any other class of men on the globe. Of course only foolish New Yorkers make this statement. I have lived in New York all my life, and when

I first met Dowe that night on the Limited I instantly and incorrectly placed his home town west of the Mississippi. In my travels I have seen sheriffs in Missouri and United States marshals in Oklahoma who were very good counterparts of this Manhattan banker. Perhaps the calling of these Western officials was, in a way, similar to Dowe's. Perhaps the same characteristics were branded on their features and forms.

I can't describe this man's personal atmosphere. It is too elusive. When you look him in the face he seems, at one moment, as benevolent as a bishop; but the next moment you find yourself looking into eyes that are as cautious and wary as those of a lynx. They are the eyes of a vigilante, and if you have a half-truth or a hearsay report on your lips, you do not utter it. You know that Dowe will measure it up for exactly what it is worth. Yet in manner and words this New York financier is most polite and agreeable, even if lacking in Hopkins' cordiality, or Greenleaf's singular charm, or Barnes' air of command.

In feature, Dowe is a trifle sharp; in com-

plexion pale; in figure inclined to be hollow-chested. In attire, he comes nowhere near the typical well-dressed New Yorker. He pays well for his clothes, but his tailor is a heretic. There are shops in New York that make a specialty of dressing men with odd traits of taste. Dowe is one of these men. He sticks to the frock, and his hat is a cross between the sombrero and the crush. His ties are invariably black bows, and his shirts are white and stiff, without pleats. Altogether, there is something about him that gives you pause. If you have a gold brick to sell, you bid him good-day.

"From the beginning," he went on, "I had an ambition to get into a bank. My first applications for work, then, were in that direction. At every bank I was asked my age and experience — and that seemed to settle my chances. At twenty-two, and without any practical knowledge, I was n't wanted.

"I have occasion to remember one such application, in particular. I was given a foolscap sheet full of figures to add, and while I worked upon it a hawk-eyed man with a watch timed me. Then he took my name and

hall-bedroom address, and said the bank would let me know when it wanted me. Well, it did let me know — seven long years afterward. But just then none of the banks needed me. My money dwindled away, and even with my college education I seemed about the most worthless specimen on earth.

" For the time being I gave up my banking mania. Desperately, I went from place to place seeking work of any sort. When things were blackest and I had scarcely a dollar in my pocket, I was offered two jobs inside of an hour. The first was a laborer's place in a Washington Street commission house; the second a job as office helper with a wholesale concern. I took the latter, at eight dollars a week, although the other would have paid ten. The office job came a little nearer to banking. I was firmly resolved that some day I 'd get into a bank.

" I got my first lesson in banking sooner than I expected, for I was put at work copying a list of my firm's assets and liabilities, which, the bookkeeper told me, was to go to the bank as data in connection with pending loans.

"The original figures had been furnished by the bookkeeper, but after my carefully written statement had gone to the 'old man's' office it came back to me all marked with pencil figures and erasures; I was instructed to rewrite it and put in the new figures.

"Of course I was green, but not so green that I could n't see what my employer had done. He had bolstered up the assets, and trimmed the liabilities. The merchandise in stock had taken a jump, and even the fixtures had suddenly gained a thousand dollars in value. In sixty minutes the annual business had increased twenty per cent.

"Right here let me say that this wholesaler was no thief, and had no intention of injuring the bank. He was a decent sort of man, honest in his commercial transactions. But you know there are little fibs in society that we call 'white lies.' So in business there are small pleasantries like this neat statement for the bank. In other words, as the bookkeeper put it, we were simply 'making a front.' When folks went out to borrow money, he opined, this had to be done.

"The bank loaned the money. I do not

wish to be understood here as presenting this bank as a fair type, but you know there are some banks run by poor business men. If the contrary were true, there would be fewer mismanaged commercial houses. And please remember that in telling you this bit of history I am casting no reflections on business men as a whole. The country is full of able managers. But there are plenty of individuals in business, nevertheless, who might put the coat on.

" During the ensuing six months I saw several loans put through in the same way, and each time the financial prestidigitator at the head of the firm went himself one better. Finally the bank asked for a statement showing the assets in greater detail. I was set at work making a list of the customers who owed us money on account. More than half this indebtedness was long past due; much of it hopelessly so. Notwithstanding this fact, I was instructed to enter most of the items under the heading ' Good Accounts.'

" My conscience had troubled me, and my sympathies were with the bank. Besides, I knew something about overdue accounts. In

my Sophomore year at college I had loaned ten dollars to Con Jenks, a classmate, and I had long since wiped it off the slate as a tangible asset.

"Now I hinted to my employer that some of the antiquated items might properly go under the heading 'Accounts Doubtful.'

"I was ordered, with some heat, to make out the statement as directed, or quit. My dander was up, and I quit. If it had n't been for playing the rôle of informer, I might have gone to the bank with my story. Besides, I thought it unlikely that the bank would need the advice of an eight-dollar clerk.

"Shortly afterward, however, the bank failed, and along with it this wholesale house and other concerns.

"I was out of work, but I had learned something, the value of which I did not realize at the time. Again I renewed my ambitions to get into banking, but again I met the same rebuffs. During my weeks of idleness I wandered about the mystical regions of finance that lay below Fulton Street. I was drawn to the financial atmosphere just as some men are drawn toward electricity or chemis-

try. Most of my evenings I spent in the libraries reading all I could find on the subject.

"I tramped from the Battery to Spuyten Duyvil a dozen times before I finally secured work again — as assistant bookkeeper in a soap factory.

"Not long afterward the bookkeeper died and I fell heir to his job at twelve-fifty per week. Presently I discovered some curious things. I 'm going to tell you a little about them because they bear directly on the chief specialty every good banker leans upon. That specialty may be expressed in two words: 'the truth.' You see, all this time I was learning the banking business without knowing it. Banking is only a shrewd knowledge of business in general. If I had n't learned all these things as I did, I 'd never have got into a bank. I think a good rule for business men to follow would be to imagine themselves in training for a bank president's job.

"Well, you 've heard the old saying that figures can't lie. That is n't so. On occasion, figures can be the most blatant liars in Christendom."

When Dowe made this undeniable asser-

tion Barnes sat up in his chair with some vigor. His eyes sparkled. "Not only can they lie," he agreed, "but they are mighty good acrobats. They can juggle and dance and do tricks of false magic. Unless you get figures by the throat, you never can depend on them. I hold, as I told you before, that arithmetic is not the only important factor in success."

Dowe turned his cold eyes upon Barnes, and I could see a peculiar movement about his thin lips. It was the symptom, perhaps, of a smile away down inside.

"In my bank," he said, "we throttle them. We have our fingers on the throat of every figure that gets inside our doors. You will recall, Mr. Barnes, that I spoke of arithmetic, not false arithmetic."

"Go ahead, then," said Barnes, leaning back again. "You became bookkeeper, I believe you told us, in a soap factory."

"I did. My immediate employer was a man named Sullivan. Back of him, however, were a lot of stockholders who really owned most of the business. They looked to him for the profits.

"Now Sullivan belonged to a type of men

I see all about me in my daily business. His figures lied — they could not tell the truth. He was a mathematical romancer; he wrote fairy tales with numerals instead of words. For hours he would sit at his desk, with a pencil and pad, and get up travesties on true mathematics. As you have astutely observed, Mr. Barnes, figures can perform acrobatic feats. Sullivan's certainly did.

"Let me explain briefly. The chief product of the plant was laundry soap in two or three varieties, but Sullivan himself was more interested in a pink medicated soap which he had invented. It was his hobby, and he believed that eventually it would make him a Crœsus, and all the rest of the stockholders rich along with him. But the indisputable fact stared him in the face that the pink soap just at present was costing far more to manufacture than it returned in sales.

"The other directors, not having invented the pink product, were not so keen about it. They cared more about profits in hand than in the future, even if those profits came from laundry soap that smelled like boiled cabbage.

"It was up to Sullivan, then, to bring down

the cost of making his scented pink cakes and to show an immediate profit from Department B, in which this product was made.

"Sullivan's calculations showed that the actual cost of the pink soap was something like seven cents a cake; to make it profitable he had to get it under four cents. All things are possible to the romancer, and this rather difficult problem in manufacturing was easy for Sullivan. I, as the bookkeeper, knew exactly how he did it.

"In a nutshell, the three extra cents had to be disposed of somehow. Well, there were three other departments in the factory — A, C, and D. All of these made laundry soap. So Sullivan charged one cent to A, one to C, and one to D. Presto! the thing was done.

"Now I want to say that Sullivan, like my former employer, was an honest man. That is, he had no intention of wronging anybody or stealing anything. His imagination, nevertheless, was dishonest. Men of his class are very plentiful. They are fine fellows often, but they fail in what they undertake because they believe in fairy figures. Arithmetic to them is a most wonderful volume of romance.

"'You see,' Sullivan explained to me, 'I've got to use my best judgment as the manager of this business; otherwise the plant would go to pieces quick. I've got to plan for the future. My associates, not being genuine business men, look only at the present. But I'll make 'em all millionaires with my pink beauty! Just watch me!'

"So Department B began to show profits, and after a while the stockholders were convinced that they had a good thing in the medicated soap. But Department A was running behind and they decided to close it out and devote more attention to the pink product.

"Sullivan was thus forced to readjust his figures, for the three cents now had to be divided between Departments C and D. Unhappily, the additional burden made C and D loom up in forbidding proportions. The cost of making the laundry soap, apparently, was eating up all the profits. Still, Sullivan had faith in his medicated soap and he hung on with grim determination.

"Perhaps he might have pulled through and made a fortune, after all, if the directors had n't grown impatient over the unprofitable

laundry soap. They decided to cut it down heavily and devote themselves largely to the pink cakes, since that was the only product of the plant that was paying.

"Sullivan was in a bad hole. He and I knew that nothing but the laundry soap had been holding up the wabbly pink ovals. It had all been a wonderful fairy tale, but now the house was coming down over his head. The factory went broke in three months.

"Once more I was out of a job, after two years at twelve dollars and a half a week. My ambition to be a banker seemed quite as much of a fairy story as Sullivan's dream. Yet — as I saw it afterward — I was really a niche nearer my ultimate career. This experience in the soap factory illumined my path for me. The best lesson a banker can learn is that figures often lie. And the best financial lesson anybody can learn is to make figures tell the truth. Throttle them, as Barnes says, until they do."

Once more Barnes sat up in his chair, but now there was no antagonism in his eyes. Dowe's graphic characterization of this type

of men was irresistible. Barnes and all of us knew that its realism was not overdone.

"I take back what I said," he apologized. "You have put the proposition with all the wisdom of truth. While I still claim for imagination a vital part in success, I am deeply impressed with this story of the pink soap, sir. I've met many lying figures myself. I've seen them waylay thousands of men. I've seen a bunch of lying figures walk into many a widow's home and steal her little inheritance. I've seen them take the money of orphans without the slightest compunction. I've seen them pick the pockets of old men who had worked a lifetime to save a meager competence. But stranger than all this, I've seen these untruthful figures destroy the most promising business houses, just as they destroyed Sullivan's soap factory. It is perhaps natural that widows and children and old men should fall victims of romance, but that hard-headed business men should do so is a sad commentary on the present-day methods of training executives."

At this, Banker Dowe smiled. He is not a smiling man as a rule, but when his grave

face does relax he reveals an unusual magnetism. And now he proved himself quite as capable as Barnes in the power of imagery.

"I confess," he said, "that I like your manner of putting these things. Your habit of clothing business truths in attractive dress is one that drives those truths home irresistibly. I am not versed in similes, apologues, or tropes, but I shall attempt one now: I never accept any figures to-day unless they show a proper pedigree. Every day I advise men to beware of figures. Whether they are buying a bond or a house, or manufacturing soap, or selling groceries, I say to them in effect: 'Don't bother with anybody's figures unless they come to you well introduced; then, before you give up any cash, require those figures to undergo a physical examination and a sanity test.'"

Now this of itself was a very good example of rhetorical figure, and we all laughed. Barnes and Dowe shook hands.

"Well," the banker resumed, "I was out of a job and idle, so I ran up to my home town to see my folks and the young woman to whom I was engaged. I 'd been engaged ever since

I quit college. Indeed, we had planned to be married shortly after my graduation, or as soon as I got a nice little start in New York. My start in the metropolis, however, had not been conducive to matrimonial plans, nor had it added anything to the respect in which the young lady's father held me.

"Nevertheless, I was not wholly a failure, for I came home in good health, well dressed, and with cash in my pocket. In two and a half years I had saved between three and four hundred dollars. New York had not conquered me — nor had it conquered my determination to do what I had set out to accomplish."

Dowe's lips came firmly together for a few moments, and I saw a glitter in his eyes. He was the sort of man who does what he plans, not by walking roughshod over the world, as now and then a man may do, but quietly and with deep analysis of every step. This is the kind that counts most in achievement.

"You will pardon me, gentlemen," he continued, as his elusive smile played again about his mouth, "if I lapse for a minute into romance. There is an undercurrent of romance

in all business. It lies deeper than the arithmetic, and usually it has a profound and far-reaching effect on success. I should be untrue to the realities of life if I omitted to touch upon the part romance played in my own success."

"By all means!" Barnes hastened to agree. "There is a love story that runs through every business. I would n't give much for the business without it! I have always held that the influence of women is one of the mightiest factors in any undertaking. Let us have the love story, Dowe!"

"Yes," assented Hopkins; "give us the love story, of course!"

I was about to add my own approval, for, being unmarried and not yet thirty at the time, the subject had some interest. Besides, I was keen to get in touch with any influence that would add to the extraordinary success I had so far accomplished. My business had given me small time for romance, and marriage I had considered only as a vague possibility of the far-away future — when the store of Munn, Moorehouse & Gaylord should be the very biggest and most wonderful of all stores in the world. I was about to add my

own approval, I say, when I suddenly saw, through the mist of tobacco smoke that half obscured the car, a vision in the form of a young woman. It was strange that this willowy girl should appear at the very moment when the six of us had attuned our ears for the romance Dowe had promised.

It was plain enough to me that the girl was frightened. She had scarcely expected to find the car blockaded by seven smoking human chimneys, huddled together in ungraceful attitudes; and now for a second or two she stood in uncertainty, and then turned and fled. I am sure I never saw a more pleasing exhibition of womanly confusion than the young lady made when she vanished back of the fog of Havana vapor, to be seen no more that night. Nor did she give any heed — if, indeed, she heard — to the voice of Banker Dowe calling after her: "Dorothy! One moment, Dorothy! Come back!"

"Ah, well!" said he, settling back. "Ah, well! no wonder we frightened her. Dorothy is my daughter, you know. She was coming, I suppose, to escort me back to the sleeping-car. Now let me see! I was talking, I be-

lieve, about the influence romance has upon business. Well, the romance I ran upon up there in my home town was most sudden and unexpected, and its effect upon my subsequent career was most marked."

He paused and ran his hand across his forehead. Perhaps his arithmetic troubled him, for mathematics and love do not go well together. And, as he paused half a minute or so, I shut my eyes and still saw the figure of Dorothy as it vanished like one of those illusions one sees in the motion pictures. For the life of me I could not have described her, any more than I could have stamped out the figure she had left on my brain.

"My prospective father-in-law," Dowe resumed, "came directly to the point one evening, in the presence of the girl herself. 'I cannot permit my daughter to marry a nomadic bookkeeper,' he said, in a quiet but emphatic voice. 'Had you remained here at home, sir, and shown a disposition to settle down and work, I should have been willing to receive you as a son-in-law — at the proper time. But in New York you have done nothing; nor is there any possibility that you ever



"The only ultimatum I shall recognize must come from your daughter"

will. New York is a huge and hollow sham. It is, perhaps, the place for the strong, but not for the weak. It is chiefly made up of failure, and my daughter shall never, with my consent, embark in that current of drifting poverty and hopeless submersion. I take it, Mr. Dowe, that I have made myself clear.'

"'You have,' said I. Now I knew that the old gentleman had his eyes on a rising young drygoods merchant of the town, and hoped to claim him some day as a son-in-law, once he had disposed of me. The thought filled me with grim determination. 'You have made yourself clear,' I repeated, 'but the only ultimatum I shall recognize must come from your daughter, sir! I may have more education than brains, but any drygoods man who gets her away from me — without her own consent — will have to fight a chap who 's played football!'

"I went out proudly. The next night I left for New York — and the girl went with me. We 'd been married ten minutes before the train left. Now this was a rash thing to do; don't understand that I advise men to imitate me. In my particular case, however,

it really helped me. I simply had to sink or swim, and I swam. It gave me the impulse to succeed. So I say that even in banking one should not overlook the mighty influence exerted by women — for success or for failure. The right sort of woman — But I am digressing, gentlemen. I have no intention of discussing here the various ways in which womankind may affect a business."

It was a singular thing, I was reflecting, that my own career had been brightened by no romance. I fell into a reverie for a few minutes, and scarcely heard what Dowe went on to tell. I know, however, that he and his bride went to housekeeping in a two-room flat on Lexington Avenue. This they furnished for ninety-nine dollars and ninety-nine cents, and then spent a honeymoon viewing the wonders of the metropolis together.

"It was the same old story when I started out to get work," he said. By this time I had come out of my dream. "I went to all the New York banks," he went on, "and those in Brooklyn, Jersey City, and Hoboken. For a week or two I haunted the financial institutions, and then I reluctantly reached the con-

clusion that my time had n't yet come. I was n't ripe for the banking business.

" I went home one night worn and discouraged. New York did, indeed, seem a huge aggregation of failure and hopelessness. My money was fast slipping away, and now there were two of us to care for. My wife met me at the door. ' See here,' she said; ' I 've got it all figured out for you. You must get into business for yourself.' Then she showed me a sheet of paper on which she had written a classified advertisement offering my services as an expert accountant in straightening out tangled accounts.

" Now, up to that point, gentlemen, I 'd never looked at myself in the light of an expert. Until a man estimates himself at his full worth, he 'll never attain the altitude he deserves. But my wife's confidence imbued me with a mighty resolution. Even if I were not much of an expert, I 'd become one, I told her. I 'd do the thing or perish in the attempt!

" That evening she and I together rewrote the little advertisement; many times we wrote and rewrote it, and finally when it was printed next day in the *World* it was like this:

"'Make your business tell you the truth; if there are false figures on your books they will ruin you. Let me tell you the story of the pink soap. Write Expert Auditor, — Lexington Ave.'

"It is strange that so many business men must hire an expert accountant to find out why they are losing money. I often marveled at the apparent helplessness of business concerns to do these things themselves. The expert simply uses the common intelligence that ought to be a part of every organization.

"But the pink soap story caught a great many customers. I'll skip the details. Beginning in a small way, I began to straighten out the books of New York houses. As my experience grew, I undertook bigger jobs. In almost every case, I found that the truth had been juggled with, either through ignorance or in the blind pursuit of a phantom. Perhaps two-thirds of the men for whom I worked had deliberately twisted their figures, not with the intention of robbing anybody, but in the hope of making two and two foot up six.

"At the end of two years I was earning four or five thousand dollars a year, and employing

several assistants. We were now living in a comfortable apartment, but still on Lexington Avenue. One Christmas my wife's father and mother came down to see us. Yes, we got their blessing. You see, the old gentleman had failed in his brick and tile business. I found out afterward where a lot of figures had been playing balloon with him for years. However, I always had a tender regard for the old man; he was a fine, honest character, and a good grandfather.

"I pass over the next two or three years. I was now earning a net income of twelve or fifteen thousand dollars a year, and a good deal of my work was done for banks. I was often called upon to make special investigations and audits of commercial houses that were having trouble over their banking credits, and in this way I came to get the bankers' viewpoint and atmosphere. My work attracted the attention of the best commercial banks in Manhattan.

"Nevertheless, I was surprised one day when I received an offer from the bank where I had footed up the block of figures seven years before. This institution wanted a man

to take general charge of its commercial loans, subject, of course, to the direction of the president. As the latter expressed it to me, he desired a 'cold-blooded' man. In other words, he wanted a man who was trained in eliminating the visionary elements in business. The truth about the bank's borrowers, he said, would be worth a salary of twenty thousand dollars a year.

"I assumed the place, with a title of vice-president. It was a proud day, I assure you. I had traveled a roundabout way, but I had reached the goal I set out years before to attain. The best of it was that in the end it had come to me unsolicited.

"The best positions almost always come that way. The young man who goes to New York or Chicago or San Francisco, or the boy who stays at home, is practically certain to have good jobs offered him if he really goes about the task of building up sound judgment and knowledge in the field he enters. There is so much false judgment all around him, so much mediocre knowledge, so little grasp on the truth of things, that he's pretty sure to win if he sticks to the motto that two and two

cannot possibly make more than four. Moreover, comparatively few men have to take the circuitous route that I traveled."

"The average young man," said Barnes, breaking in, "can take a straight course if he surveys it out in advance. But the trouble with many a chap lies in his failure to get a surveyor. Once I had a neighbor who built a new house. He cut out the expense of a survey and stepped off the lot — so many steps from the corner. When the house was finished he discovered it to be a foot over his line. The man who owned that foot of soil held him up for five times its actual value. The whole thing cost him ten times what a survey would have cost. That 's how it is in business. Men try to step off their careers, but they can't do it. Business must be measured accurately, like land."

"As far as I am concerned, I do measure it," agreed Dowe. "The first loan application that came to me was that of a small hat manufacturer. He wanted to borrow four thousand dollars for the purpose of discounting his bills; this, of course, was a proper purpose. Where the capital needed to run a busi-

ness varies greatly, bank loans are vitally necessary. The banks are in business for the purpose of loaning; but they must n't get the worst of it.

" The hat manufacturer gave his net worth as seventeen thousand dollars. Here on the face of it was a good loan. He had a business that was prospering, with the outlook excellent. But when I asked him where he got his original capital I saw at once that something was wrong. He evaded me for a few minutes and then owned up that he had borrowed most of it from relatives and friends, without security. These men had confidence in him, he said, and he meant to pay them off as fast as he could, with ten per cent interest. The reason he had n't put these loans in his liabilities was because they were n't matters of business, but of personal friendship. The money was as good as his own.

" But from the banker's viewpoint — the viewpoint of the cold-blooded truth — this manufacturer's net worth shrank suddenly from seventeen thousand dollars to four thousand. Now I did not question the man's intention to pay off his friends, but I refused

the loan because his financial vision was distorted."

"There are plenty of men in business — and out of it — who persuade themselves that their net worth has four or five naughts hitched to it," said Barnes; "the trouble is that they make a mistake in their decimal points. When a banker gets after those naughts the decimal points move over to the left."

"I began right away to eliminate from our loans the fairy-tale atmosphere." Dowe smiled rather broadly as he said this. "Grimm and Andersen are all right for the children, but the man in business will do better to work out problems in mathematics; he should always look in the back of his arithmetic to make sure his answer is right before he undertakes a new enterprise, branches out, or goes to the bank to borrow.

"It was n't long before our patrons began to see that I was a proposition to be reckoned with; some of our borrowers called me the most brutal banker in town. But I noticed a distinct improvement in the financial morals of some of them. The most reckless of our patrons had been adding two and two and set-

ting down eight for the answer. Now they began to come down to seven, six, and five. And there was n't an instance where they did n't benefit in their own business.

" Yet I know men who never can make two and two foot up more than three. The inflated optimist is scarcely more common in business than the hollow-voiced pessimist whose gas bag has collapsed. I have more sympathy for the man who underrates his ability or net worth than I have for the opposite type. It is more difficult to help him see the exact truth.

" I recall a wholesale drygoods merchant of this unfortunate class. He came to me with a modest and dubious request for a loan of two thousand dollars. I looked up his records in the bank and found that in past years his credit line had run between twenty and forty thousand dollars. He had paid promptly and cleaned up at intervals, as every borrower should, while his average deposit balances had been excellent. But more recently his loans had been small, and not always taken up when due.

" At the same time my investigation of his

assets and liabilities convinced me that he was still financially sound and his net worth quite substantial.

"After considerable thought, and consultation with the president, I refused the loan on the ground that the merchant had lost confidence in himself and was letting his business slide down hill. Instead of borrowing two thousand dollars, he needed to borrow ten thousand.

"Then the wholesaler gave himself up to despair and tried to sell out. However, he received no offers for his good-will, and only a low valuation on his stock and fixtures. To one in his frame of mind there seemed no alternative but to liquidate before he was forced to assign.

"I was n't so cold-blooded as most people thought me. That man's troubles worried me a great deal because I knew that his business was all right if only he 'd get some impetus back of it. So one day I called him over to the bank. He was twice my age and I felt diffident about giving advice to a man who had spent a lifetime in business, but I really wanted to help him.

"'I know a way,' I said, 'whereby you can retire gracefully from business at a profit, instead of sacrificing everything as you propose. The good-will of your business is really worth money, but you can't get anything for it as long as you admit that the undertaking has floored you. Your case is something like that of an old woman I once knew who owned a cow and a bulldog. She put up a sign in her yard: "Milk for sale." Under it she put another sign: "Beware of the bulldog." The milk, you see, was worth money, but nobody wanted it.

"'Now I know two young men,' I went on, 'who want to go into business and are competent, I believe, to take your establishment and make a success of it. They have n't any capital to speak of, but I propose that they go in there and take absolute control. Let us say that the present good-will is worth fifty thousand dollars. You can let these two young men pay you off as fast as they can, out of the profits; you can really retire right away. This bank will see them through on any legitimate loans they may need.'

"This was done, and inside of five years the

young merchants owned a thriving business which has since grown to large proportions. You see how the personal element in a business may give it borrowing capacity.

"I refer to this instance especially because I 'd like to lay stress on a truth that many men in business do not comprehend. The net worth of a man does not of itself establish his credit. The power behind that net worth is more important."

"A locomotive may be heavy enough to draw a train," said Barnes, "but if the steam goes down the train will be stalled."

"Do you know that some men can borrow money at the bank without any capital whatever back of them?" Dowe demanded. "I have loaned money to many such men — cash right over the counter on their unsecured promissory notes. Risky? No, not half so risky as loaning to men with a lot of capital tied up where they can't realize on it inside of a year or two. A factory plant or a store building or a lot of old merchandise is not the security a banker wants. For such loans see the real estate man, or your friends.

"The first thing a banker considers is not

the security at all; it 's the borrower's integrity and the way he looks at fundamental truths. Is he visionary? Does a dollar look like a dollar to him, or like two dollars, or six? Is the building he bought ten years ago still worth twelve thousand dollars, or has he taken off two per cent a year for depreciation? Is he riding some hobby to death — like golf or automobiles or fishing? Does he know all the elements in his business and do his books tell him facts? Is his breath free from highballs? Can he make steam properly?

" If the answers are satisfactory, then the banker looks over the more tangible assets, but he wants them liquid; that is, he wants them quickly convertible into cash.

" Well, I 'll just mention one or two other instances of a kind that came to me often. I 've frequently thought that many a business would be run on a different basis if those in charge could sit for a week in the inner precincts of a bank.

" A large manufacturing concern came to us with a request for a rather extensive credit line. It complained that the bank with which it had done business was not treating it fairly,

and it offered us its account if we would make the loans it needed.

"A regular form of statement was submitted to me by this company, but I did n't like the looks of the figures. You know there are earmarks about these statements that stick out more or less plainly. One thing I did n't just understand was the equipment account; so I undertook a glimpse of the books.

"Without going into the matter technically, I 'll simply say that a certain lot of machines, originally costing ten thousand dollars, was valued the second year at nine thousand, the third year at eight thousand, and so on. This was on the theory that in ten years the machines would be worthless. But that did n't work out. The lot of machines in question was scrapped at the end of the fourth year, having been superseded by a more modern invention. Its value, however, as shown in the last inventory, was seven thousand dollars.

"Of course no business man likes to see seven thousand dollars thrown out on the scrap pile. It 's more agreeable to keep this neat little sum in the inventory, especially when there is money due the banks and the other

creditors, and stockholders to be appeased. So in this case it was decided to let the seven-thousand-dollar gas bag stand for a while without puncturing; later on, some convenient way would be found to take it out of the inventory.

"This concern was half gas, and my bank refused its account. Afterward it dragged its weary way through a receivership. A lot of its stockholders had been taking the figures without an introduction.

"This sort of thing is n't confined to firms and corporations. I heard of a man who bought a forty-dollar suit and wore it almost every day for six months. Then there was a fire in his apartment and the suit was ruined. He sent a bill to the insurance company for forty dollars. Yes, he had worn the suit six months, he admitted, but it would cost him forty dollars to replace it!

"Now this is exactly the sort of logic that ruins men in business. By the time they have built up a structure based on figures of this sort they find themselves hard-pressed for cash; then they go to the bank, exhibit their assets, and apply for a loan."

" Did you ever pour boiling water on a kid glove? " asked Barnes. " The next time you have an old glove that you don't want any more, put it in a pan and empty the teakettle on it. You 'll laugh yourself sick to see it shrink to the size of a baby's hand. But you 'll not laugh when the banker pours hot water on your assets — unless they 've been shrunk before he gets at them. Ah! I know the bankers very well, Dowe."

" Another would-be borrower was a Broadway hotel," said Dowe, when the laughter subsided. " It had been losing money, but deluded itself into the belief that its business was profitable. One way to fool yourself is to put a high altitude mark on the item of good-will. If a man runs behind in his business a thousand dollars the first year, it is convenient to calculate his good-will at two thousand dollars; then he tells his friends he has done very well, thank you — a thousand dollars to the good and all expenses paid. That 's very well for the first year, but he needs a little more capital. Along comes a chap with five thousand dollars in cash that his father left him; he hears about the fine opportunity and

hastens to get a grip on it before somebody snatches it away. Neither of these men stands much chance of success. The first is inflating his business with disaster, while the second has n't learned how to subtract.

" This hotel was in the same boat. It had carried its good-will at two hundred thousand dollars, but nobody would buy it at any price. So the building was razed to make way for a skyscraper.

" Without hesitation, I say that my own success has come from making a specialty of the financial laws that underlie the operations of mankind in general. I have helped thousands of men to success simply by forcing them to face the truth in whatever they undertook. I have been a ruthless believer in realism, down to the minutest fraction. When a man faces facts fairly and squarely he will take every step with a degree of certainty not possible otherwise. Just for example: he will go on making laundry soap until the pink medicated soap is able to walk by itself."

Chapter III

MEN WHO DO NOTHING

IT was the following afternoon before we seven men got together again, and by that time the Limited was winding its way among the Medicine Mountains of Wyoming. It seemed, indeed, as if we were getting into the heart of the mighty West. I always associate the West with mountains and loneliness, and certainly it was wild and desolate enough here in Wyoming.

I had been sitting by myself in the luxurious smoker, nursing a grouch for an hour or more, and I confess that I had n't been observing the scenery. Two chaps had rubbed me the wrong way during breakfast, and I was having it out with them there in the smoker — having it out in a one-sided imaginary battle. Sometimes, when you 're alone, you have a regular rough-and-tumble scrimmage with some fel-

low you don't like, and in these mental games of solitaire you always get the best of your enemy. So, in this case, I had put my adversaries utterly to confusion.

Now these two chaps, in reality, were not aboard the Limited at all, but back East somewhere. I had never seen them, and up to that morning at breakfast they had been of no consequence to me one way or another. It was nothing more than Dorothy Dowe's reference to them that aroused my resentment — call it jealousy if you choose.

Through chance, I had found myself occupying the fourth chair at the table with Banker Dowe's family. The banker sat opposite me, and Mrs. Dowe — a handsome and stately lady — was beside him. Therefore Miss Dorothy was my own nearest neighbor, and acknowledged the introduction in an agreeable way, touched with reserve. I shall not repeat what was said during breakfast, but somehow it came about that Hooten Van Dyke was mentioned, and a man named Rittenhouse. Miss Dowe spoke especially of Van Dyke's splendid education, and I fancied afterward that she looked across at her father

with a peculiar smile. I wondered if Van Dyke had any claim on the girl.

Like most New York men, I had some slight knowledge of both Van Dyke and Rittenhouse, through the newspapers. They were young society men of great wealth — scions of families whose names were familiar to the whole nation. Nor did the nation know anything against them, so far as I am aware. They were university men, cultured, no doubt handsome, and perhaps talented. It was natural enough that Dorothy Dowe, who knew both personally, should admire them. And after all it was not wholly strange that I — who had risen to no small success through my own efforts alone — should feel vexation. I held strong opinions, and hold them to-day, concerning men who do nothing. It is not riches I abhor, but idleness. I have little respect for men who possess both money and education, yet dawdle away their time on luxuries when there are battles to be fought for humanity and things to be done that are worth the doing.

The thing that rankled most with me, I believe, was the remark about Van Dyke's

education. I 'd never been to college myself, so if you choose to believe me envious I shall not dispute you. I am, indeed, envious of men who have had these great advantages. But let me tell you just a word about myself. I did n't stay away from college because I wanted to, but because my father died and left me at the head of a brood of youngsters. There we were, six of us, adrift in the heartless city of New York, without a dollar except the meager wages I earned as a stock boy in the establishment of Munn & Moorehouse — that was the name of the firm then. I had n't even dreamed of becoming a partner. The six of us were fatherless and motherless, so I had to play father; my eldest sister, who was fifteen when we were thus cast adrift over near Gramercy Park, played mother. And yet, in spite of all this, I got something of an education — and more than that, a fortune. My education is the sort that men get when they hunger for knowledge. It is the kind that many a boy has found at the old Astor Library, or in the newspapers, or on the streets — everywhere, in fact, where boys go. It is a sad mistake for a youth to imagine that

education may be had only by purchasing it at Harvard, Yale, or Columbia, or some such institution. I often go even now to the wonderful new Public Library in Manhattan, and the possibilities within it fill me with awe. Here, free for the asking, is any sort of education a man could possibly covet — from the technical professions to classics!

So I was educated after a fashion, though my learning was not just the sort possessed by Van Dyke, who acquired his culture amid luxury and sent all his bills to his father. Never a dollar had he earned, though he was twenty-seven years old; and so, when I heard Dorothy Dowe praising him, I felt anger deep down within me — not anger toward Dorothy, but toward this man whose type always irritated me. I confess that it ruffled me now more than usual. The girl's bewitching beauty had almost dazed me. She had seemed a vision the night previous, when I caught just a glimpse of her through the haze of tobacco smoke, but in broad day she was amazingly human. I 'd seen millions of women, but never one like Dorothy Dowe. I 'd never seen brown eyes so lustrous; or a

complexion that had so delicate a tinge of pink beneath its white texture; or features — But I don't mean to describe her. I am forgetting myself. I have no intention of making this narrative a personal one, though I may be unable to resist speaking at times of Miss Dowe. I merely started out to tell you a little about Van Dyke, because he represented a class that offers no inspiration to boys and men who are fighting the battle for success.

I repeat that I have no grudge against boys who are born rich, or whose fathers are able to send them to college and fit them for the later duties of life. Such boys, if they have the right mental stamina, are fortunate, indeed. So, too, is a boy who is able to step into a going business established by his father before him. How often have I envied such a youth! But I hold that any man who does nothing is a leech on the nation. He takes everything from it and gives nothing back. He draws from his university the knowledge and culture that have been put there by men who have worked, but he returns to the world no learning. He takes from business the

money produced by the brains and toil of multitudes, but he produces only his own leisure. He mulcts the skill of the scientist and surgeon, but he contributes nothing whatever to the skill that alleviates the sufferings of others.

Success, I say, does not lie in the mere possession of money. I 'd like to make my position clear on that point, for fear that in these narratives I may be accused of worshiping gold. If money and power cannot be obtained without giving back to the people more than their equivalent, then I say let men remain poor and obscure. In building a business men should also build for themselves names that stand among those of the world's benefactors.

It was this that put me into my grouch and kept me there in the smoking car while the others of our group were playing bridge in one of the sleepers. Not that I had any legitimate reason to care, but somehow the fact seemed to strike a false note. Dorothy belonged to Banker Dowe, and Dowe belonged to our odd circle of seven — seven men who had fought and conquered, but were fighting

still. Van Dyke and Rittenhouse were intruders; they belonged to a different species. To hear Dorothy praise them — Well, I was in such an unpleasant frame of mind that I did not see Dowe until he put a hand on my shoulder and asked what ailed me. The others, he said, were coming to the smoker in a minute, and Greenleaf was to tell his success-tale.

So in a very short time I had quite forgotten these two chaps back in the East, for no creation of fiction ever got hold of me as did the true inner narrative of Greenleaf's career — this master salesman and student of men.

CHAPTER IV

ON THE MAIN TRACK

"LAST night," said Greenleaf, as he lit his cigar, "I believe I mentioned an old acquaintance named Riggs, who traveled out of Chicago for a drygoods house. He had more side lines than any salesman I ever knew, and I believe that he influenced my life, in a way, more than any other man. It was through his poor example that I first began to realize the value of time and concentration. Riggs, remember, was a man of many side lines, but I learned to hew closely to the big thing I was really after.

"It was down in Chillicothe, state of Missouri, that I first met Riggs. I had sold all my customers in the place, and, as usual, was warming a hotel chair while I waited for a train out of town. I had half a day to waste, as happened frequently. Riggs had sold all of his customers, too, but Riggs never loafed.

"'See here, Greenleaf,' said he, shortly after I'd been introduced to him, 'why don't you get hold of some side lines and keep busy? If you really want to work I can put you next to three or four games that will fill out all your spare time. I know a trunk concern that wants a lot of specialty salesmen on the side to push some new goods; and up in Chicago there's a house that wants salesmen to call on undertakers with the best side line on earth — a regular jimcrack! You simply could n't fail to sell 'em. Of course I can't let you in on my own snaps; but I'll do all I can for you.'

"Now somehow this set me thinking. 'Thanks,' said I, 'but I'm not sure that I care to take up side lines. I'll consider the proposition and let you know.'

"As I look back on that day, I can see how it was the crisis in my selling career. I might have taken the wrong path; but somehow the logic of the situation got hold of me, just as the grip of life gets hold of some poor fellow who's ill with a fever.

"The next time I saw Riggs I said to him: 'Never mind about sending in my name to the wholesale undertaker or the trunk man. I've

made up my mind to sell groceries exclusively. I don't care about the side lines. Don't trouble to send in my name.'

"'But you're wasting half your time,' he protested. 'Now I know a house that wants a few first-class salesmen to introduce to the trade its patent double-acting toothbrush. It's the biggest thing yet! I'll send in your name.'

"'No,' said I; 'don't trouble yourself. I've got a double-acting grocery proposition of my own and I haven't time to fool with that toothbrush of yours. I tell you I'm selling groceries — and I'll not have any spare time hereafter. The fellows with spare time are always the ones who are in a rut and haven't the brains to get out. See here, Riggs; there are millions of people all round me and every person among them eats groceries! Don't you think I ought to find enough to do with the main product?' So he went his way and I went mine."

"Side lines are all right for the man who hasn't yet found his big, consuming purpose," volunteered Barnes. "They will do to fill in with during an emergency. They will help

a boy through college, or a girl with her music, or the man out of a job; but, when you 're on the track of something really worth while, go to it for all there is in you. Hammer away continually on the big thing, and all your efforts will be cumulative — as mine were; but dissipate your energies on side lines and you will find that each effort is detached and complete by itself, without successive additions that keep on piling up in geometrical progression."

"Well," continued Greenleaf, "Riggs is down and out, as I told you last night, while I 'm selling goods stronger than ever. I 'd be down and out to-day too, if I 'd fooled away my abilities on side lines. I 've seen many a man let go his main chance to get hold of a shadow. Of course you want to be sure that you 've really got your grip on the main chance, but when you 're sure of it, hang on!

"So, when I made up my mind to travel exclusively on the main selling-path I looked about to see how I might keep busy during that heavy percentage of time I had been wasting. At the next town I struck, it occurred to me to find out how the consuming



"Madam, I have nothing whatever to sell you"

public looked on our brands of goods. My house carried a number of trademarked lines and was not doing especially well with any of them; our canned goods and coffees, in particular, were away behind what they ought to have been.

"I had two hours before train time, and I started out on an expedition that was rather unorthodox for a traveling salesman — and yet immensely illuminating in the end. Turning in at the first residence I found, I rang the bell and said to the housewife: 'Madam, I have nothing whatever to sell you; I represent X., Y. & Company, the wholesale grocers up in Chicago, and I should like very much to know what you think of our Double B brands. We are desirous, you see, of pleasing our customers; and we hope to get a consensus of opinion that will aid us in doing so.'

"She looked at me somewhat blankly. 'I can't recall the Double B brands,' she said; 'and somehow I don't just seem to remember X., Y. & Company.'

At the next house I got the same answer — and at the next. I talked with more than twenty housewives that day, and not more

than three of them had any definite impression of our goods or our house. When I left town, however, all of them did have a concrete mental picture of the Double B's. Nor were they likely to forget that X., Y. & Company were located in Chicago and were handling the very best brands of groceries on the market.

"During that entire trip I put in every minute of my spare time going from house to house on this exploring expedition. If I had only a quarter of an hour at my disposal I spent it in this fashion. I kept tally of my discoveries, and when I got back to Chicago I had some mighty interesting facts to give our sales manager. More than ninety per cent of the people with whom I talked never had heard of our Double B brands or of our firm and its general products.

"'There 's something vitally wrong here,' said I. 'Why, we are literally hedged in by markets that don't even know about us! There are swarms of people everywhere, but they don't buy our goods simply because we 've made no impression on them.'

"'Well,' said the sales manager as he

scanned the figures I had given him, 'it's an unfortunate situation; but how can we better it? You know we're up to the limit on our advertising appropriation. It takes big money to advertise broadly; and to make the impression you're talking about we'd have to keep at it continually. We'd use up our capital in a year.'

"I went out on my next trip; but my estimate of my sales manager had dropped a few notches. I was possessed with a hazy idea that somehow he had n't risen to the situation as he should have done. He was a thoroughly orthodox chap, strong on systems and mighty powerful on the auditing of expense accounts; but — as I realized afterward — he had no rightful business at the sales-manager's desk. It was up to me to do what he should have done — find a way to sell goods. However, after all, that is what any salesman must do if he hopes to rise. Comparatively few sales managers really know how to sell; they hold down their jobs simply through force of circumstances."

Barnes jumped to his feet, afire with enthusiasm. When he chooses, Barnes can stir the

very depths of a man's energies. He is not a lackadaisical, dreamy executive, but one who puts all the steam of his fiery nature into his gestures, voice, and attitude.

"You never spoke a truer word, Greenleaf!" he cried, hitting his left palm with his right fist. "Half the men in the country hold their jobs through force of circumstances, and not because there is any real reason why they should! I knew a man once who had a span of horses that drove splendidly together so long as the off horse was kept on the right, and the nigh horse on the left. But one day a stranger happened to hitch them up, and got the nigh horse confused with the off one. Well, sir, both of 'em balked and kicked, and finally ran away and smashed up things generally. You see, they were n't trained for their jobs. It 's force of circumstances, gentlemen, that governs half the business concerns in the country."

"I 've known hundreds of extraordinarily successful men on the road," supplemented Hopkins, as Barnes sat down again, "and practically without exception they have been fellows who did n't wait to be stirred up by

their sales managers; more often they reversed the process and did the stirring up themselves. They originated the selling ideas."

"Aside from the goods themselves," Greenleaf went on, "selling ideas are the principal factors in salesmanship. Of course I don't mean to deprecate all those little elements that are sometimes held up to us as salemanship. Many of them are valuable as adjuncts; but when you teach a salesman how to approach a prospect, and how to talk to him, and how to close him, and how to prevent him from changing his mind before you can get your fountain pen back in your pocket, you are merely polishing the salesman off. Often this polishing process is done before the embryo salesman is shaped up for polishing. It 's like giving a medical student his diploma before he has done any dissecting."

"The first thing to do with an embryo salesman," broke in Barnes, once more, "is to pound into his head the real truth about salesmanship. Get some red paint and a brush and write on a board: 'Salesmanship comprises ninety-nine parts of ideas and one part of

minor ingredients.' Then lay the board on the salesman's head and hammer it into his brains with a sledge. After that proceed with the polish, making sure that it does n't drip."

Now this may have been putting the case rather strong. In retail selling there 's a good deal in the polish and not so many opportunities for ideas. But, after all, Barnes' definition of salesmanship should be remembered by all young men who may chance to read it. It is forcible, even if stretched a bit. Barnes, you perceive, has a habit of talking in extremes. As far as he is concerned, there is no middle course. He must have the superlative.

" I have been digressing, perhaps," Greenleaf continued. " For a month or two I kept at my self-constituted task of sounding the public's estimate of our Double B brands. A thankless task it was, and it grew mighty monotonous, especially as the aforesaid estimate was nine-tenths vacuum. Nevertheless it gave emphasis to my vague theory that something ought to be done, and it kept me busy. It helped a little, too, in bulk sales; but unfortunately I was merely one person, while there

were many millions of people to be told about our goods. Had I been able to get round to talk in person with all those millions, our sales would have jumped faster than Jack climbed the beanstalk.

"After a while a plan began to simmer in my head; if you keep on thinking about a proposition long and hard enough you 're tolerably sure to get a few genuine thinks coming your way in time. The trouble with our sales manager was his habit of thinking in grooves. A cat thinks in a groove when it comes to the door every morning to be let in; a chicken thinks in a groove when it observes the shades of evening descending on the hen-house. And so a salesman thinks in a groove when he merely goes into a customer's store and says:

"'Good morning, Mr. Johnson! Nice day, is n't it? How many Double B's can I sell you to-day? Thank you. Good-by.'

"It was n't my orthodox business, of course, to figure out any plan — that was the sales manager's business; but, none the less, I worked out a game of personal contact on a big scale. For years afterward the motto of our house was Personal Contact.

" My game, in other words, was to talk to the housewives by proxy, since I could not talk to a large percentage of them in person. I had observed the advantage of a five minutes' conversation on the subject of Double B's. Such personal-contact publicity, if deftly accomplished, had the effect of a nail driven halfway into a board and placed squarely in the path of the housewife. Whenever she went to the grocery for canned goods or coffee thereafter she was tolerably sure to shy round that nail in her memory and to finish by purchasing Double B's.

" So, with the grudging consent of the sales manager, I began to organize in my territory a force of personal-contact talkers. We tried the scheme cautiously at first, for I was n't quite sure of it myself. It was vitally necessary, too, that the plan should be self-supporting. The house was not willing to spend a dollar on the campaign until I had demonstrated it to be eighteen-carat gold.

" I began in a small Kansas town. I knew a clever young chap there who was anxious to get on the road. He was employed in a bank; but I said to him: ' If you will spend two

hours every evening talking to the people about X., Y. & Company's goods, we will pay you twenty per cent commission on the net profit we make from the increased sales in the town. Later on, if you show yourself capable, I will do all I can to get you a steady job on the road or up in Chicago. For the present, however, you will have nothing to sell. Your job will be to talk. I want you to go to every desirable family in this town and ask opinions and suggestions on X., Y. & Company's brands. This will give you the excuse for calling and open the way for a nice little talk, in the course of which you will disseminate a lot of specific and interesting information that I will furnish you.'

" In all my other towns I worked along the same lines. In each of the larger places I divided the work into districts and had several personal-contact talkers. When a town had been completely talked to once, some excuse was invented for going over it again — some new product or package or a second set of questions. In many towns we doubled our sales without the outlay of a dollar aside from the commissions we paid those local chaps for

talking. I was always very careful in my selection of men; and afterward, when I held executive positions, I gave employment to many of them and found most of them very successful salesmen.

"Eventually we broadened this scheme and used samples, premiums, and various other aids to the mere talking plan, and the time came when there was scarcely a family in all our territory that was not familiar with our house and its goods.

"I don't mean to dwell on this or any other scheme; it's the principle of the thing I'd like to impress on salesmen. I have just been describing to you a concrete instance of real salesmanship. So many fellows mistake the salesmanship polish for the salesmanship itself, that I feel like getting hold of a megaphone and climbing a telegraph pole to let them know the difference."

"Real salesmanship is often out of sight," acquiesced Barnes. "The general public does n't see it. It lies in your gray matter, where you marshal your forces, plan your strategy and get the people marching in an endless procession to buy your stuff."

"Yes," said Greenleaf; "and, on the other hand, the polish is commonly more conspicuous. Don't neglect it — it is very necessary sometimes. A salesman's personal atmosphere, his ability to make a neat, well-rounded argument, and all the fine little points that make selling an intricate game of the wits deserve close study. You can't analyze yourself too thoroughly, or your customers. These things of themselves may give you a lesser degree of success.

"The polish, however, will never make you successful in its broad significance, though true salesmanship in its higher forms may earn you ten thousand dollars a year without any polish whatever. I have seen this truth demonstrated so many times that I am sure of it. Real salesmanship lies in the ideas that sell goods.

"I had customers in those early days to whom I could n't have sold at all without ideas. Ideas may be of all kinds and sizes. I have cited one of my big ideas; a little one often has just as much relative importance. I remember one retail grocer in Iowa whom I could n't touch for a long time with my

Double B brands. He was welded to other goods as tightly as a rivet in an iron beam. Once he set his jaws on a thing, he was like a bulldog I once knew that got another dog by the ear and hung on for ten hours. You could n't argue with that dealer any more than you could with the bulldog. His customers were satisfied with the goods they were getting, he said — and that ended it.

" I knew a lot of grocery salesmen who had given him up, but I made up my mind to get him. I was tired of going into his store only to be turned down. I got our sales manager to consent to a plan requiring a special advertising appropriation of a hundred dollars. Then I had a lot of handbills printed, announcing that all the enterprising grocers in the town would be in a position on a certain day to give away an aggregate of five hundred pounds of Double B coffee in half-pound packages. Every family in town would be entitled to one package if called for at the first-class grocery stores. After I had hired a boy to distribute these circulars I called on my obstinate friend. At last I had the whiphand.

" ' It 's up to you to get into the bandwagon

or stay out, as you prefer,' I told him. 'You know very well what the people will think of your store if you turn them away empty-handed when they come to claim their packages of coffee. It makes no particular difference to X., Y. & Company — though, of course, we 'd like to see you get your share of the good-will and the trade that are bound to come from this proposition. The people of your town are going to use our goods — don't forget it. In a month or so, probably, we 'll repeat this dose and give away a lot of Double B canned corn; then we 'll come along with Double B peas, and so on. None but the first-class grocers will be in on the thing — depend upon that. Now you still have time enough to get in line. If you say so I 'll wire the house to rush along your proportion of the free coffee by express. And, while you 're about it, perhaps you 'll want to give me an order. You 're bound to have a lot of calls for Double B coffee, you know.'

" He saw the point, and after that I sold him goods regularly; in fact he became my best customer in that town. Sometimes a bit of

selling ingenuity and a little advertising money will achieve remarkable results.

"I worked out a host of these selling ideas during my waits for trains. When I was n't actually selling I was figuring out some selling problem or analyzing some proposition that had baffled me.

"I remember one grocer who showed an extremely scant interest in my goods; he would never listen to me for more than thirty seconds, and the few goods he did buy he tucked away out of sight and sold them only when specially called for. Whenever I struck his store he was sure to be everlastingly busy — and he brushed me aside as he would a fly.

"I pondered this problem quite a while and then I hit on a plan. The next time I got to Chicago I had a photograph taken of our coffee-tasting table, showing the taster seated in his chair, with twelve cups of coffee on the revolving tabletop, along with the twelve trays of coffee beans that corresponded.

"When I made my unfriendly dealer's town again I tackled him on the spot for an order of coffee; and before he had time to side-step I put the photograph before him.

"'See here!' I said. 'If you want to sell the biggest line of coffees in town I'll show you how to begin. Just fix up an improvised coffee-tasting table in your show window. Put twelve cups of coffee there and twelve trays, and hire some youth for a couple of dollars a week to sit there and show the public how the quality of the X. and Y. coffees is safeguarded. It's bound to be the most pulling coffee display ever seen in this town. Oh, of course, if you don't care to take advantage of the opportunity I'll let Johnson Brothers, across the street, have it. I know a lot of grocers who are keen for these business pullers. I'll not say anything more to you about coffee; but how about Double B canned goods? How much ——'

"'Wait a minute!' he broke in. 'Lemme see that picture again. Now how would a fellow go about fixin' up such a table?'

"So the game worked as I expected it would. He bought a big lot of our coffees and other goods after that. A thousand times I've had success with little schemes of that sort. I always found it advantageous to spring interesting side talks on difficult customers —

always pertaining, however, to my line of goods. Just as I featured coffee-tasting in the foregoing incident, so I featured tea picking and drying, sugar-refining, canning processes, and so on. There is n't one grocer out of a thousand who has any knowledge of this sort. If the wholesale salesman is wise he 'll post himself thoroughly on manufacturing details and use the information to focus the interest of the retail men. It 'll do it practically every time. I remember a crabbed old grocer I won over with prunes. He would n't buy my prunes until I shocked him into it! I explained the process by which many brands of prunes were first dipped in a solution of lye — to break the skins. The X. and Y. prunes never saw any lye. My description of the various processes held him spellbound and he became a good friend and customer of my house."

"I 've known a lot of salesmen in various lines who knew no more about their goods than their customers did," observed Hopkins. "I recall a salesman who handled photographic goods; he had n't the slightest conception of the process followed in making dry

plates. Once I asked a hardware salesman how teakettles were made — he merely looked blank."

"Most men look blank when they 're asked things they ought to know," snapped Barnes. "It 's the everlasting incompetence that keeps men down. It 's the downright bungling, inexcusable lack of ability to do things as they ought to be done. The rarest thing in business, gentlemen, is the man who knows! The most common thing is the man who does everything wrong because he does n't know any better!" In his emphasis, Barnes got to his feet once more. "Hang me!" he cried, "what a lot of worthless cusses there are in the world! They are worthless, not because they have to be, but because they have n't the grit to learn to do things worth while!"

"Pardon me," said I, modestly, for, being the youngest of the group, I did not often intrude my opinions — "pardon me, gentlemen, but the grit to do things is a quality that is not born in men to the extent commonly supposed. Every man has it more or less, true enough, but to be of any great service it must be developed. Now in the store of

Munn, Moorehouse & Gaylord we have a developing process, and I 'll tell you about it when my turn comes. It has accomplished extraordinary things for our firm. Indeed, it is the exception to find men who are not thoroughly amenable to its influence. But of course " — and here I could not help thinking of Van Dyke — " there are some worthless cusses in the world who lack even the semblance of an ambition. With every opportunity offered them, they go through life without even one achievement to their credit."

" Of no more value to the world than a hop-toad! " ejaculated Barnes.

We were climbing a stiff grade just then, and our locomotive was laboring mightily. Frothingham said the rails were very icy, and that we 'd have a hard pull to get up.

" Like the rails of many a business," declared Barnes. " Indeed, the rails of my own business became coated with ice more than once, and I can tell you that we had to make steam to get over the ridge! I 've known concerns to get stalled simply because they could n't make steam enough in icy weather. But, gentlemen, we are interrupting Green-

leaf's story. You were speaking, Mr. Greenleaf, about a salesman's knowledge of his goods."

"Yes," said Greenleaf, "and I believe I can say that one vital secret of my success lay in the knowledge I acquired concerning everything I sold. The salesman who knows his goods from the raw material to the finished product is like the school-teacher who knows his arithmetic from addition to cube root. You can't ring in the wrong answer on him. He 's got the talking points right on the end of his tongue. Talking points are genuine salesmanship, because — if they 're really talking points — they make the customer eager to buy your goods. Sometimes, when the talking point has been figured out carefully enough in the home establishment or back in the factory, the public actually gets clamorous to buy. Yet I 've known salesmen to go along indefinitely without knowing that their goods had any talking points. I knew one chap who sold toys for five years before he learned accidentally that extraordinary care was used in his factory to keep the coloring matter free from poison.

"Then I think there was another factor that had a strong influence on my success — that factor was persistence. The three chief elements of salesmanship I believe to be ideas, knowledge of goods and persistence. I never abandoned a prospect or let up on a customer who was n't buying up to his full legitimate possibilities.

"One grocer, in Nebraska, had a grudge against my house over some mix-up before my time. For a year I went into his store once a month without getting an order. He was rough and insulting at first. He had treated other salesmen the same way, and some of them had cut him off their lists absolutely as hopeless. For three or four months I tried every scheme I could invent to make an impression on him. Then I settled down to a patient game in which I became his customer.

"'Good morning, Mr. Smith,' I would say. 'How about some Double B's to-day?'

"'Don't want none!' he would snap. 'Ain't I told you that times enough?'

"'All right,' I would answer; 'but please put me up a dozen oranges. You handle mighty good fruit, Mr. Smith. How much?



"He could n't keep on insulting a steady cash customer"

Well, now, your price is n't bad, either. Thank you. I 'll drop in next month.'

" I was morally certain he could n't hold out forever against a game of that sort; and he did n't. I could see for some time that he was growing ashamed of himself. He could n't keep on insulting a steady cash customer; and finally he came back of his own accord and bought of our house.

" I think that fully a third of my sales during my final years in the grocery line came from customers I had worked up by persistent methods of one sort or another. Every such effort I aimed to direct against a weak spot in the enemy's intrenchments. Sometimes my games were slow; but in the end I usually tunneled under the walls or got over with a scaling ladder, or watched my chance to get through an open gate.

" I was made sales manager of X., Y. & Company, but I stayed there only two years. A Pittsburgh house offered me five thousand dollars a year and commissions to sell lubricating oils. As sales manager I had been getting four thousand, without commissions.

" It was something of a jump from gro-

ceries to oils; but I have always held that the same fundamental principles governed all forms of selling. And I reasoned that a man who could make a success of staples in a crowded market ought to make good in anything.

"So I took hold of oils. Before going out on the road I put on jumper and overalls and spent two months at the works. Then I devoted another month to the office. It seemed singular to me that this concern should voluntarily send to Chicago and pick out a grocery salesman and then put him on the shelf for three months at more than four hundred dollars a month, while a lot of experienced oil salesmen in the country were looking for jobs; but the fact itself proved that oil salesmanship was not so greatly different, after all. And when this oil manager hired me he did not ask about my brand of salesmanship polish; he did not ask whether I approached a prospect on tiptoe or flat-footed; whether I got out my order blank at the close of the fourth or sixteenth clause in my argument; whether I had an eloquent peroration that summed up eleven out of the sixteen clauses,

but left five clauses to be held in reserve for emergency. He simply asked me if I thought I could adapt a lot of my ideas to oil.

"I was sent down South. I found that salesmen from other oil companies had made a lot of trails; but I did n't stay on those trails any more than I could help. I got off into virgin country.

"I found one seacoast river, for instance, that had a good many small manufacturing plants scattered along it and a large number of motor boats plying on its waters; yet few of these oil consumers had any direct way of getting oil, but had to pay exorbitant freight charges and cartage bills. The result was that the quantity of oil consumed was less than half what the machinery really required. This fact I determined by carefully compiled statistics.

"There was no freight service on this river, for only at occasional periods during the year was it navigable for anything except small boats, many of which belonged to fishermen. Therefore, on my representations, my firm established two stations on the river at which oil could be procured at all times and carried

away in the small craft available. These stations we stocked at opportune periods. Then I constituted myself a sort of commissioner of education on the use of oil — I showed those consumers how they might conserve their own interests by doubling their oil consumption.

"We never had sold any oil on that river before; in fact we had n't supposed the trade down there was worth going after. We were soon selling thousands of barrels a year, however.

"I merely cite this instance as an example of the truth I 've been trying all along to drive home — that true salesmanship is deeper than its outward manifestations. The salesmanship that boosts a salesman up and up, and still higher, is the constant forcing of sales by such methods as this. It is the keen, shrewd analysis of situations and the discovery of opportunities rather than a rigmarole of superficial rules and balderdash. Whether you sell groceries, oils, books or cornplasters, the proposition is pretty much the same. The commonplace salesman follows the trails marked out for him by other commonplace salesmen;

there may be markets under his nose that he does n't dream of and ways of reaching those markets that no school of salesmanship ever taught. Real salesmanship lies in finding those markets and the ways to reach them, even though the task of doing so should rub off every bit of polish that has been lathered on and soaked in with such painstaking effort."

"There are often markets under our noses that we don't dream of," remarked Gale, the real-estate man, who had been very quiet all through Greenleaf's story. "It was the finding of these markets, and ways of reaching them, that brought me my success. Yet I never realized before to-day how closely real-estate salesmanship follows the general lines Mr. Greenleaf has laid down for us."

In truth, this man Gale had a most extraordinary history to tell us later on. He is a man of few words ordinarily, and one would scarcely suspect, on a casual acquaintance, that he had worked out this difficult problem of real-estate success on such a shrewd, far-seeing basis. In fact, Gale actually — But I should not anticipate. After this interruption Greenleaf resumed:

" In another part of the South I was instrumental in bringing about the establishment of a steamboat line between an isolated Gulf section and a city of some size, so that manufacturing interests might develop — and, of course, the sale of oils along with them.

" It was the broadest sort of salesmanship on which I was now engaged, and the training in this direction gave me a new viewpoint over the whole problem of marketing goods. I learned to plan far ahead — to analyze the future and decide just where to get our wedges in, even though we were n't ready to use the mallet on those wedges. I was now far busier than my old acquaintance, Riggs, ever was, with all his side lines. There was no waste time; every hour not devoted directly to selling oil was devoted to plans for selling it.

" In a way I was a promoter in those days as well as a salesman. I believe the art of promoting markets is a feature of salesmanship largely overlooked. The keen, wide-awake salesman is always alert for a ' wedge crack,' as a shrewd old friend of mine used to call it. Even when I was a grocery salesman I was on the watch for such chances. For ex-

ample, I once said to an enterprising grocery clerk:

" ' Jim, there 's a great opening for a high-class grocery over at Burgville — fine district, first-class customers and no grocery within a mile. If you want to get into business on the ground floor that 's your chance.'

" Jim had some money and was able to raise a little more, and it was easy to induce a Burgville investor to put up a building. Jim went into business and built up a fine trade; and you may be sure I sold him the bulk of his goods. That 's what I mean by a ' wedge crack.' It was a place to crowd in a selling wedge and hammer it home very quickly.

" However, I never realized the opportunities in this direction, or the way a big and thoroughly enterprising concern works, until I got out for that oil company. If I 'd had the same viewpoint while I was selling groceries perhaps I 'd have stayed in that line. I can look back now and see wonderful possibilities that I only half worked. I was n't so much to blame myself; the sales manager and the members of the X. and Y. firm were n't alert to their chances.

"These oil people were different. They looked ahead into future years; they foresaw their markets and bent every energy toward developing them. As I went about among the manufacturers I scattered an immense quantity of seed that propagated and grew into business for my house. I was a sort of colonist agent. I knew where all the opportunities lay; where manufacturing chances were beckoning; where the pitfalls were concealed. I was a moving spirit in the establishment of boards of trade and manufacturers' organizations; as a press agent for oil I engineered all sorts of schemes to draw attention from the North. I was a frequent speaker at business men's dinners and meetings; and I found that the art of public speaking — without any attempt at oratory — was a very valuable adjunct to salesmanship. I cannot recommend it too strongly to every salesman, no matter what his line. A clam never yet drove a circus wagon.

"Through these methods I established a very large acquaintance and made a prestige for my firm that was permanent. My advice was constantly sought — and commonly taken.

I remained with the oil company for ten years and during that time my territory developed wonderfully. There were many districts where we sold large quantities of goods monthly that had been absolute voids when I took hold. Of course I don't claim credit for all the development, but I do say that I influenced a lot of it and that I always had a bunch of wedges ready — and a variety of beetles. Sometimes I tapped the wedge lightly; sometimes I hit it a crack with a sledge-hammer.

"One day I received a telegram from a large machinery house, asking me to come to New York at once on a very important matter. I was about to leave Atlanta for Texas, but I caught a train the other way instead. In New York I was offered a salesman's position at nine thousand dollars a year. I was receiving at that time seven thousand from the oil company, and I could have stayed at nine thousand; but I saw a bigger opportunity in machinery. Subsequent events proved, too, that my choice was wise. I believe that men as a rule are too timid about making such changes."

"Many a man wears twenty-five-cent neckties," said Barnes, "when he might afford two-dollar silk ones if he had the nerve to quit a 'sure thing.' The men who get high salaries are commonly those who have had broad experience and held jobs with different concerns. Yet I would n't advise any man to make a change unless he has confidence in himself. The way to cultivate confidence is to do things that count. Then you can look your employer in the eye and let him understand you 're not bluffing when you talk about quitting. I never did believe in bluffing. The only time I ever put up a good stiff bluff was on one occasion at poker — and I was called, good and proper!"

"Well," Greenleaf went on, "I had learned a good deal about machinery and factories during those ten years, for I had been in touch with them constantly and with machinery salesmen; but I had n't fully realized the difficulties I should be up against. The competition I now encountered was something pathetic.

"Yet here, too, were the same underlying principles of salesmanship. The goods, of

course, were the first consideration. My long experience as a disinterested observer gave me exceptional advantages. I knew what the factory owners really thought of the different makes of machines. During all those years I had watched results and grown familiar with machinery troubles. Most salesmen become more or less warped when they handle one line of goods for a long time. Put an oak plank out in the sun and let it lie there for a year and see what happens to it. I have seen a square chunk of oak so changed by the action of the elements that it became a mere shapeless lump. I have seen salesmen's judgment deformed in the same way."

"The keen salesman will guard himself against such a fate — which means certain failure," said Barnes. "When a man gets where he cannot see wherein his own goods are inferior to his competitor's it is time to retire him to the home for superannuated salesmen, with a gruel diet."

"So now I had an accurate knowledge of the deficiencies in the machinery I was to handle," Greenleaf told us. "The first thing I did was to open up a broadside on the manu-

facturing end of the business. It might have seemed odd that the house should pay me nine thousand dollars a year to roast the factory. Those factory fellows were pretty sore at me, I can tell you, and we had it hot and heavy for several months. Once or twice the conflict between the selling and manufacturing departments assumed a spectacular aspect and I almost thought my fine job would go glimmering; but when a man is prepared to sacrifice nine thousand a year on his convictions, his sincerity ought to be taken for granted. It ought to be apparent that he is working for the interests of his house.

"I won out. One by one the house corrected the faults upon which I had thrown the limelight; moreover, we immensely strengthened our laboratory and experimental department, gave employment to a double force of research workers and inventors, and took every measure possible to keep our product up to high standards and to make the business progressive.

"I think that my dissection of our product did more to give our sales a new impetus than anything that could have happened. This

had not been contemplated when I was hired. The management had supposed that I would start out merely as a man with original selling ideas, letting the factory take care of itself. Other salesmen had been doing this; but I showed the higher officials that the chief selling idea of all must lie in the goods."

It was Barnes, as usual, who interrupted.

"I have little patience," he said, "with a salesman who will talk a customer's arm off to prove that black is white. Instead of arguing with the customer, he ought to get after the head of his house and demonstrate that black is n't white. If the head of the house can't see it, then there are other and better jobs awaiting the salesman."

"You put it aptly," assented Greenleaf. "Now during my service as an oil salesman I had been impressed with many crude and bungling methods pursued in the majority of factories. Especially I had observed that most manufacturers gave little attention to the problem of grouping machines to the best advantage. This often necessitated the purchase of equipment that would not have been required under a more convenient layout. Now

I saw a chance here to work in some original selling ideas.

"The first really big test of my machinery salesmanship came out on Puget Sound. A large factory was planned, and I was sent there to get the order for our particular equipment — an easy thing to talk about!

"When I got there six or eight competing salesmen were already lined up — and as many more arrived shortly afterward. Most of us had come across the continent. Only one could get the order; all the other concerns must suffer rout. The whole thing looked like a fantastic proposition beside my little grocery job of former years. My salary of about twenty-five dollars a day went along seven days a week; so did my expense account of ten dollars a day. If I failed my house might be out a thousand dollars.

"With all those salesmen, each with his own arguments, it was no wonder that the owners of the new corporation were scarcely able to reach a decision. For my own part, I was pleased over the delay; in fact, I finally secured a promise from the president of the company that no contract would be

signed before a given day, several weeks ahead.

"Meanwhile I was secretly busy on a radically different layout for the proposed plant. I did not pretend to be a mechanical engineer or draftsman; but ordinary horse-sense, coupled with a faculty for analyzing an idea, will sometimes accomplish more than mere technical skill minus the creative faculty. I am a firm believer in vivisection for the good of mankind. I let the doctors cut up the dogs and rabbits and monkeys; my own specialty is dissecting the living business.

"When I had worked out my idea I was able to show how the product of that factory could be routed through the various departments without a single backward movement, from the time the raw material entered the receiving room until the finished article was loaded on the cars. This effected a heavy percentage of saving in the handling cost, a considerable reduction in operating space, a greater capacity for output, and so on. Moreover, it reduced the machinery investment quite a bit. Some modifications in my own goods were necessitated, but nothing that

presented a serious problem in mechanical engineering.

"This scheme I laid before the officers of the corporation in a private conference granted me while my competing friends tore their hair outside. It clinched the deal and my house got the contract. The details of this affair were never given out to the other salesmen. My general scheme was submitted by the new concern to competent technical authorities, who put it into engineering shape — and the factory was built accordingly.

"Afterward I became sales manager for my firm; but when the company was merged with another I elected to go on the road again at a much larger salary.

"So I want to urge on salesmen — I feel a deep fellowship for a craft so full of snares and illusions — the truth that salesmanship lies in getting under the skin of the customer in some way that really redounds to his benefit. Whether you approach him with the pianissimo stop on, or the tremolo gurgle going, or the forte pedal jammed down hard, makes little difference in the long run. Your success will be proportioned to the

number of times you have really benefited him."

Almost as Greenleaf finished, the Limited came to a stop — stalled hard and fast on the upgrade. And scarcely had she stopped when we saw the rear flagman drop off the platform back of us and run down the track with his danger signal fluttering in his hand. It was Frothingham who called our attention to the incident.

"In railroading," he observed, "we must have an organization of men who know their duties — every one of them. In the operating department there cannot be the incompetence Barnes has deprecated in the organizations of commercial business. Incompetence here means death! You see at this moment an instance of real organization. Behold this flagman, doing his duty like an automatic piece of machinery! We trust our lives to him, yet he is only a humble cog in a great machine. Is it not possible to organize the everyday business so that men will know their duties and perform them with the instant readiness and comprehension of this rear flagman?"

"It is!" spoke up Hopkins, as we all stood

on the hind platform and looked rather anxiously down the steep right-of-way. "It is, most assuredly! In my own business I have long sought to model my organization upon the plan of a railroad."

CHAPTER V

THE REAR FLAGMAN

THE second section of the Overland Limited was close behind us, and, being lighter, was coming up the mountain at very good speed. As we found out afterward, something was wrong with the block signals, and except for that rear flagman who dropped off the hind platform of the observation-smoker and ran back at full speed with his signal, this second section would have crashed into us from around the curve.

It was a narrow escape, I heard Dorothy Dowe remark to her father. A score of the passengers had crowded themselves on to the observation-car platform, and stood looking with awe at the steel monster which now approached cautiously. The second section was to help us get started up the hill again. It was a narrow escape, somebody else reiterated.

Now, for my part, I saw that it was not a

narrow escape, at all. It was merely an incident of railroading. The narrow escapes are the things that chance averts, and this escape was averted by organization.

"At one time," said I, to Dorothy's father, as we stood there, "the department store of Munn & Moorehouse — that was before I became Junior Partner, remember — was traveling up a steep hill, like this train, sir. It had gone along very nicely on the level, but when it struck the upgrade it labored and slowed down, and finally stopped. It was stalled on the mountain side. There were other department stores in New York that were making the grade easily, and except for chance we should have been tumbled off down the embankment by a rear-end collision."

It is funny how the associations of a day or two will change a man's viewpoint. Here was Dowe, the arithmetician, the cold-blooded man of finance, the believer in literal realism. He was the man who had disparaged imagination in business and declared that mathematics alone were worth while. Yet now I saw his eyes light with pleasure when I made this rather poetical metaphor. And I saw

Dorothy Dowe glance at me with surprise in her brown eyes. To her, I suppose, business had always been something that had no poetry in it.

"I infer, then," said Dowe, "that the firm of Munn, Moorehouse & Gaylord — as the name is to-day — has a rear flagman out."

"We carry a rear flagman," I answered; "and he is always ready to drop off and run back with his signal in case our train stops. But of recent years, Mr. Dowe, we 've been going up the hill pretty steadily. Our engine is big enough to haul us, and our fireman is good at handling coal. The engineer is one of the most expert on the road, and I never knew one who had a steadier nerve."

"You 've neglected to mention the conductor," Dowe observed, dryly.

"Being inclined toward modesty," I answered, "I chose not to speak of him."

"Ah! I forget that you yourself were the conductor. In former days I knew your house quite well. And let me see; some twenty years ago I believe Mr. Moorehouse applied to my bank for a loan. If I recollect right, he wanted forty thousand dollars."

"Your memory is excellent," said I. "Mr. Moorehouse has often spoken to me of the incident. It was forty-two thousand dollars the firm needed. You refused both the loan and our account."

I 'd had no intention of throwing this up at Dowe, but now I could not resist. I meant his daughter to know that I came of a different breed from Van Dyke's. I meant to let her know I had done things in the world, and that even her father had cause to respect me.

"Yes," assented Dowe, "I refused the loan, and perhaps the account, as well. At that time the firm of Munn & Moorehouse was not one that my bank cared to finance. Of course, could I have foreseen — "

"Please don't apologize," I interrupted, casting a guarded glance at Miss Dorothy. "Don't apologize, Mr. Dowe. At the time of which we speak, I was only a small boy on the East Side. It was not until several years later that I entered the employ of Munn & Moorehouse. Therefore the refusal of the loan of forty-two thousand dollars was in nowise a reflection upon my business management. But I take it, Mr. Dowe, that if Munn, Moore-

house & Gaylord desired to borrow that sum to-day, your bank would not show us the door."

That elusive smile played for a moment about the banker's lips. "No," he acknowledged. "My bank would prize the account of Munn, Moorehouse & Gaylord. Your establishment, Mr. Gaylord, is one of the greatest in all Manhattan. Its growth during recent years has been most astonishing."

"It is my ambition," I answered, "to make our store not only one of the greatest, but *the* greatest — the greatest in America, and perhaps in the world. And I want to emphasize the fact, Mr. Dowe — since we have been talking of money and loans — that our amazing growth has not been due to capital. True, we have large capital at our command to-day, and for years have been obliged to employ great sums of money, but our original impetus was due to something else rather than cash."

"Your growth, I take it," said Dowe, "was due to management."

"The term 'management,'" I answered, "is vague. It would be more concrete to say that our growth has been due directly to this thing

we have observed here on the railroad — 'organization.'"

"But 'organization,' too, is vague," suggested Dowe.

"Ah, true enough!" I exclaimed. "To most business houses it is extremely vague. It means almost nothing. But to Munn, Moorehouse & Gaylord it means definite, tangible things — so tangible that we can reckon them as we do the dollars."

I saw that Dowe was deeply interested — naturally enough for a banker. But, of far greater moment to me, was the curiosity I read in Miss Dorothy's eyes. She was regarding me gravely as she clung to the arm of her father. Organization, of course, meant nothing to her, but she was conscious of something that aroused an interest in me. I was talking of bigger things than society.

"I should be glad to hear your definition of this thing we call organization," said Dowe.

"It is quite impossible to give it in abstract terms," I told him; "the definition would run too long, even were it possible to make it understandable. Besides, I am scheduled as one of the narrators in our circle of seven. It

would scarcely be fair to the others, Mr. Dowe, were I to anticipate here."

I saw an odd expression flit over the girl's face, and I wondered what her thoughts were. She knew that the seven of us were telling success-stories, and she knew, too, that Van Dyke had no such tale to relate.

Well, the locomotive of the second section coupled on to the rear of our train, and, with a tremendous escaping of steam and revolving of wheels, we moved slowly upward and onward. I have often thought, as I have taken these long journeys across continents, that not only the organization counts, but the everlasting persistence, as well. It is the keeping at it that does the thing. When I awake in the morning, I hear the throbbing of the locomotive ahead. All day, as I sit at my ease — reading, smoking, or dreaming — I hear the chug-chug of that monster in front, and on we go toward our destination. At night, when I crawl into my narrow confines and arrange the blankets about me, I hear that fiery creature at work out there ahead of us. And when I stir uneasily in the small hours, and lie half waking, half sleeping, I still hear the noise of

the exhaust, and the fast click of the wheels on the steel under us. Except for the persistence we should never get there, even though we had the path stretching out toward the terminal.

So it has been the keeping at it that has brought our firm of Munn, Moorehouse & Gaylord so far on its journey. There have been times when the storms nearly discouraged us and the toil of our task made us faint-hearted. But the keeping at it took us through.

Dorothy went back to join the feminine members of our party in the forward part of the train, while the seven of us disposed ourselves once more, to hear Hopkins' story. I put the girl quite out of my mind. Women, you know, had played no part whatever in my strange career; so why should one of them distract my thoughts now?

Chapter VI

THE MANUFACTURER'S STORY

"MY father was a carpenter," said Hopkins, "and we lived in a small town not far from Boston. We were poor — what carpenter's family is n't? The philosophy upon which I afterward based my career was something my father had never thought out. You know that success is the outcome of a philosophy — there can be no doubt of it!"

"You have hit the keynote of my own experience," said Frothingham, quickly. "I succeeded because of a definite and well-formulated philosophy."

I confess I was a good deal surprised to hear this from the lips of a railroad magnate of Frothingham's caliber. In the opinion of the public, he had gained his eminence through sleight-of-hand tricks with railroad finance.

No one had ever hinted that a philosophy of winning had entered into his career at all. However, it was not yet time to hear details from Frothingham.

"My father supported his family nicely, considering our sphere in life," Hopkins continued. "Men who work chiefly with their hands can never expect to employ a French cook. I don't mean to belittle the artisan or laborer, upon whom much of our civilization depends. Not at all! I realize that the scheme of things in this life makes it impossible for the rank and file of the people to get above a certain level. Nevertheless, I 'm speaking now of that very large class which is fighting all the time for something better. Among this class are hundreds of thousands of individuals who do stand a chance for vastly better things; and they can get those better things if first they 'll get a philosophy.

"So my father might have done more than he did, but he never figured it out. He went on working all his life with his hands, and when he died he left nothing except a good name. He was a just and honest man, my father was. But after all, gentlemen, this is

not the full heritage a man should leave to the world. He can do greater deeds than mere justice. He can be one of those who build the nation — who plan and execute for the well-being and happiness of generations to come. He can be one of the leaders of the people, not a mere follower.

"In early life I followed in my father's footsteps because the saw and the hammer and the fragrance of sawdust had a charm for me. I learned the carpenter's trade out there in the country, and finally, still in my teens, I went up to Boston because a philosophy — very vague and little at first — was beginning to work in my brain. I wanted to get along faster; I went after the opportunity.

"In Boston I took a fancy to the finer side of my calling, and became a cabinet-maker. And then my embryo philosophy told me that if I wanted to grow I must originate things. I worked many weeks over an office contrivance that had suggested itself to me, and finally, when I completed the model and patented it, I quit my job and started out to make the thing myself. I began my manufacturing career in a room twelve feet square, doing all

the work with my own hands. That year I netted less than five hundred dollars, although I worked ten and twelve hours a day. I was in business for myself, but I was n't much of a success.

"At the end of that first year I hired a young fellow named Sam Green to work for me. Sam and I were about the same age and had been employed together in a furniture factory. I knew him to be a good cabinet-maker and was willing to trust him with the careful work required in making the office device I had originated. Sam justified my expectations.

"For a year we two worked side by side and, although I labored no harder than I had done during my year alone, my net profits rose above a thousand dollars, notwithstanding the fact that I paid Sam about eight hundred dollars.

"My additional profit, it is evident, came from the labor of my workman. In contemplating this fact I discovered, ultimately, a fundamental secret that has helped me more than anything else toward success. Aside from the goods, the most vital problem in

manufacturing, as well as in business generally, is to pick out profitable workers. The professional man may attain a high degree of success through his own efforts chiefly; the business man cannot by any possibility do so. He is either kept afloat by his employees or dragged under by them."

"I have heard it said," observed Barnes, "that seventy varieties of fungi resemble mushrooms very closely. I know at least a thousand varieties of men who resemble the man who will pay you a profit as an employee. You 've got to know the genuine mushrooms from the toadstools and puffballs."

"Well, Sam Green was the real thing; there was no doubt about that," assured Hopkins. "He was the genuine mushroom, but I regret to say I did n't fully realize it at that time. My failure to do so cost me a great deal of money during the twenty years that followed — literally millions of dollars. I 'm going to tell you a little about Sam Green, but first I want to make my fundamental proposition clearer.

"Suppose I had not hired Sam Green or any other man to work for me, but had gone

on working alone at the bench for thirty years. I might have earned an aggregate profit, say, of fifteen thousand dollars. Plenty of men earn no more than that. But as a manufacturer or merchant I 'd have been a failure. It need n't take much argument, then, to convince you that the huge plant my company owns to-day represents the aggregate profit returned by thousands of workmen during many years. They were not all Sam Greens; if they had been I 'd have been richer than John D. or Carnegie. Most of them, however, were profitable to me, otherwise the factory would n't be there. I don't care whether you employ one man or ten thousand, the principle is the same.

" But suppose that instead of hiring Sam Green that second year I had hired an incompetent workman, who had turned out such poor product that the claims against me exceeded the profits; or suppose that my markets had n't justified the expense of a man's wage. In either event my business would have failed right there.

" I have frequently seen this sort of thing done by concerns of all sizes — merchants as

well as manufacturers. I have watched young men struggling to get started in business, when I knew they were doomed to failure because they had no conception of the underlying truth that workers must return a profit. The study and development of your workers are the things that will make your business grow.

"Though I partly realized this truth even during my second year in business, I got away from it for a while, not having any concrete mechanism for applying it. You often find business men with splendid theories floating over their heads just out of reach. That was the trouble with me. I knew that workmen ought to pay a profit, but I did n't know how to measure up the individual profits from my employees. Because I had n't studied men, the difficulties I encountered turned my hair gray at twenty-five.

"My troubles did not come immediately. My third year in business was marked by such a surprising demand for my goods that I not only employed several workmen, but increased my shop area and installed costly machinery. The fourth year was even better, and again I branched out, adding largely to my

equipment. Sam Green was now my foreman. He was a queer, quiet sort of chap, who always seemed to have something on his mind that he was n't telling folks about. Nevertheless he kept the shop on strict discipline and the product up to perfection of workmanship.

" Meanwhile I had made a contract with a firm of wholesale distributors whereby I agreed to turn over to them my entire product for a term of years. They were to do all the selling and I was relieved of the necessity of having a sales department. This I considered a fine bit of management. I was young, remember.

" But when I was on the crest of the wave, as I thought, something happened. It was the very thing that ought not to have happened, and yet I see the same thing occurring all round me to-day. It was Sam Green who did it. There are plenty of Sam Greens everywhere. The thing Sam did was to quit me.

" I now had thirty-odd workmen and was netting six or eight thousand dollars a year — just a neat little manufacturing business, clean, compact, running like grease. As a group

my workers were profitable to me; as individuals I was n't always able to say. In fact, I had got so far away from my fundamental theorem that I had come to look on my working force as a group — a dangerous thing to do.

"Had I studied the men as individuals, I should have seen that Sam Green was worth more to me than most of the others put together. Had I studied Sam in particular, I should have found out what he was thinking about during all those years. Then I 'd have been willing to pay him more than twenty dollars, instead of telling him on several occasions that I could get plenty of competent foremen for twenty a week.

"Well, Sam Green had been holding out a lot of ideas on me, and now he started a little factory of his own and began making a device that was a vast improvement over mine."

"When I was a boy," said Barnes, "I attended a Sunday school and belonged to a class of ten boys taught by Miss Jones. One Sunday my class contributed forty-six cents to the collection, and the superintendent made a nice little speech in which he threw meta-

phors at us boys as a group. Now it happened that Bobbie Brown and I had held out our nickels and had n't dropped anything into the box; we meant to buy peanuts or candy next day. Willie Hawkshaw, who had a rich aunt, had dropped in a quarter. Willie was the genuine mushroom, but the man who ran the Sunday school did n't know it. If there had been a list of the individual contributors Bobbie and I would have shown up as toadstools."

"It was the same proposition with Sam Green," Hopkins said. "I had n't been wise enough to detach him from the group; I had n't seen that he was a Willie Hawkshaw with a quarter to drop into the collection box. So Sam got away from me, while a lot of puffballs stayed on my payroll. There was old Hank Slosser, for instance, and Pete Jorgan and Slim Mike. I might have seen that they were holding out their nickels and taking their share of the credit for my neat little business.

"Well, I was pretty mad for a while. Sam's disloyalty seemed beyond belief. I 've known a lot of business men who 've thought

that twenty dollars a week ought to buy an employee, body, brain, and soul.

"But now that confounded ex-foreman of mine — that twenty-dollar-a-week chap — played his game like a general. He went straight to the wholesale concern that had the exclusive contract on my product. 'See here,' said he to these agents: 'I 've got an article of my own that is fifty per cent better than the stuff my former boss is making. I 've been studying that stuff a long time and figuring out ways to improve it. Here 's the result. I want you to handle it for me. We 've got that other stuff bottled up tight. Under your contract it 's got to be sold through you, and you can just go along easy with it and give my goods the right-of-way. A few customers will buy his old contrivance, no doubt, but most of them will want mine. I 'll make very favorable terms with you and we 'll skim the cream off the trade. See?' And that was what they did.

"Of course I went to law — I was just young enough to do that. I hired the lawyer who had drawn the contract in the first place, and told him to go into court and prove that

those selling-agents had no right to take Sam Green's goods, but were under legal obligations to handle mine exclusively or else cancel the contract and let me sell my goods to the public myself.

"For two years my lawyer quoted precedents to the courts. For every day he spent in the court-house I paid him a hundred dollars, and for contemplating the contract in the privacy of his office he got fifty dollars a day. But two of the courts ruled against me, deciding that as long as I manufactured the particular office device in question I must market it through this distributing firm. Nor could I force that firm to push the sale of my device exclusively.

"Then one night I took the contract home with me and sat down under a strong light. If I'd done that in the first place I'd have saved four thousand dollars in cash and two wasted years. I had n't any legs to stand on — I could see it myself. The contract was a one-sided affair, and I was bottled up good and tight by Sam Green and my selling-agents.

"I woke up. I called off the litigation.

It had been the most asinine thing I 'd ever done; for even if I 'd got loose from the selling-agents, my product was inferior to Green's and would have been difficult to sell. Here 's a bit of advice in passing:

" If you 're a manufacturer, don't get into a bottle and let a distributing firm put the cork in. If I were a young man to-day, starting in any line of business or working on a salary, I would n't sit on the neck of a flask for fear I 'd slip in. I would n't put my goods in a single channel of markets, lest that channel run dry; nor would I place any value on a contract that bound an employer to me for a specified term. Such contracts are delusions. The really live man does n't need them; he stands without leaning.

" It was when I woke up that I got back to first principles. I remembered my old theorem that every workman ought to pay a profit. If it had n't been for that primal principle to fall back on, I believe I should have quit in despair.

" I now had only ten workmen in the shop. I was heavily in debt; creditors were pressing; much of my equipment was idle because

my distributors were n't selling enough of my goods to keep it busy.

" I don't mean to burden these observations with technical procedures, but anybody can see that a machine-tool standing idle is returning its owner a daily loss. It is costing that owner interest on his investment, taxes, insurance, depreciation, rent, office expense, and so on. Likewise, a store counter or shelf that is not being used to its normal capacity in selling goods is surely returning a loss. If this truth were better appreciated in business there would not be so many failures. Half the ruinous losses come from facilities that are burning up expense without giving back a profit."

" The same thing is true in private life." This came from Barnes. " Out at my house I use steam heat. One winter I had a janitor who did n't understand firing. He shoveled coal vigorously at frequent intervals, but he could n't get steam enough to keep the house warm. A big volume of fire burning slowly will make steam, but you can burn up all the coal in the bin without getting a pound on your gauge simply by feeding in the fuel in small quantities and letting it burn fiercely in

the bottom of your heater. This janitor burned thirty-five tons that winter, but my expensive heating plant returned me a loss. The next winter a new janitor kept the house warm on twenty tons. At last the heating equipment returned a profit."

"So now I broadened my theorem." Hopkins went on with his narrative. "I said to myself: 'All this idle equipment is costing me as much as a whole batch of idle men drawing pay. There 's only one difference — I 'd know just how much of my money the idle men were getting, while I don't know how much the loafing equipment is costing.'

"The first problem in cutting down expenses is to find out what those expenses are; that 's plain enough to any manufacturer, merchant, or householder. Yet show me a hundred manufacturers, merchants, and householders and I 'll show you ninety-five who can't give you their itemized expenses. I know concerns that have a strong policy for keeping expense down, but because they have n't located the leaks the policy itself is a tragic joke. As long as you regard expense as a group of undetermined items you will

support a lot of items that correspond exactly to the idle or incompetent men on your payroll.

"Having perceived that a lot of expense devils had me by the hand and were dragging me down to perdition, I determined to look each one of those devils in the face separately and not merely face the whole bunch of them. In other words, I analyzed my operating costs. Unless you 've got an extraordinary cinch on your markets, you 've got to do this if you hope for much success. And if you 're working for wages you 've got to analyze your operating costs just the same, if you want to save money. Householders as well as business men are swamped by these costs. Until they know just how much they pay for food, clothes, fuel, luxuries, and so on, and just how much they ought to pay for each item, they can't cut expense intelligently or find ways to make one dollar do the work of two dollars.

"However, I want to tell you something else that happened — something tremendously big and important — so I 'll not go into detail as to operating costs. I need only say that any man who wants to get at his costs and expenses

may avail himself of technical procedures that will do the thing for him with mathematical accuracy.

"While I was engaged in anatomizing the cost of my idle equipment and finding out how much profit or loss each workman was returning me, I called in my foreman — the man who had succeeded Green.

"'Booker,' I said to him, 'we 've got to do one of three things: First, quit; second, sell or scrap all our idle equipment and shrink the business to conform with our limited markets; third, cut loose absolutely from our original product, get hold of something else to manufacture, and reach out for markets that we can swing independently. Do you know of any goods we can make profitably with our present equipment?'

"Booker did n't. He was n't a man of ideas, like Green. Twenty dollars a week was more than he was worth to me. But there was a young chap out in the shop, named Fisher, who 'd overheard scraps of conversation between Booker and myself. Now he came to me. 'I 've got some ideas,' he said rather modestly, 'and I 'd like to give you the benefit

if there is anything in it for me. I can go over to Green's factory any day and get a job, and if you don't care to take up my ideas I 'd like to see Green about them. He 's been after me several times. You see he knows me pretty well; we worked together here quite a while.'

"Now I knew well enough that I had n't managed Green right, or I might have been making his goods myself instead of fighting him. I did n't intend to be caught the same way twice. I could see that this young chap had ideas up his sleeve, and I needed ideas more than anything else. I was saturated with legal lore and worn to a frazzle with precedents. Precedents make a lot of money for the lawyers, and sometimes are all right in business; but what we fellows need more is original wisdom.

"'I 'll tell you what I 'll do, Fisher,' said I, mighty quick. 'If you 've got any ideas really worth while, I 'll fix up some deal with you whereby you 'll get a fair percentage of the profit I make from them. Don't take any ideas over to Green; remember that I 'll treat you right every time.'"

"You can't always tell from the size of a toad how far he will hop," Barnes half soliloquized.

"I 've seen that demonstrated in railroading, time and again," added Frothingham. "I remember a man who worked under me when I was a train master. We had words one day over a trifle, and he quit. A few years later he turned up as my superior, and he caused me a good deal of uneasiness, I can tell you. This world offers queer contradictions, and the man is wise who avoids disputes over non-essentials. At all events, it 's worth while to cultivate diplomacy and retain all the friends possible. You never know where your worst enemy is to show up. But usually a man can judge the abilities of an associate with tolerable correctness. These fellows that go up fast, and stay up, are sure to have within them qualities that are discoverable by their fellow-workers, as well as by the boss. They are the men especially whose friendship is worth cultivating. I am putting this, gentlemen, purely on a business basis, if friendship may be so counted."

"There are two kinds of friendship," said

Barnes. "The best kind, perhaps, is the purely personal friendship — the sort that moves men to sacrifice themselves for those to whom they are attached. But the purely business friendship is more essential to success. A business man has a lot of friends who care nothing for him personally, but who hope, somehow or other, to use him some day. Now I am not one of those narrow individuals who belittle friends of this sort. I say use your friends, and let them use you — to legitimate ends, of course! And so I say to young men: Discover all the chaps you can who may be able to help you. Go out and look for them. Before they can be of any use to you, you 've got to discover them."

"That 's good philosophy," agreed Hopkins; "but, as I 've told you, my philosophy in those days was n't full-grown. I might have discovered Green and made him both a business and a personal friend. But even Fisher had worked for me several years when I discovered him, and Green I had n't discovered at all until too late. Neither of these men had been giving me much profit, but both had the capacity for doing so. All that was



"It did n't take me long to fire Hank Slosser and Pete Jorgan and Slim Mike"

lacking was a little intelligence on my part and the incentive on theirs.

"Fisher had ideas for a whole line of office furniture and special equipment, and some of the things he invented put Green's product in the shade, so it was a case of turn about. Of course Green came back at me with a batch of new products of his own; but at all events I had found goods that did n't have to be sold through the gentlemen who had bottled me so long and kept me out of the running. I organized a sales department and Sam Green did the same. He, too, saw the folly of tying up his markets in one channel.

"Fisher was the first of my workers who really returned me big profits, but since then I 've made a specialty of spotting the exceptionally valuable men and leading them on. Once I got the hang of the thing, it did n't take me long to fire old Hank Slosser and Pete Jorgan and Slim Mike. Booker went with them. But Fisher got a rolltop desk, though he did n't sit at it much of the time.

"I won't stand for any bogus mushrooms. But don't misunderstand me — it 's not the last pound of flesh that I 'm after. I ask no

man to work himself to death for me. It 's skill and brains that I want, not slavery. I offer the gospel of hope to every worker who comes into my plant.

" Some men find their niches in life without being directed; most men don't. One of my assistant superintendents is a fair example. Twenty years ago he entered my factory as a raw foreign boy. We saw his inherent ability along a certain branch of our work; so we picked him out of the wrong niche and put him into the right one. We gave him special training both in the factory and at a technical night school, and, by giving him the incentive to stay, made sure that he would n't get away from us.

" Now this man, if left to himself, probably would have remained a laborer at a dollar and a half a day. At that wage he would have returned me perhaps a profit of twenty cents a day. At present he returns me a profit of several thousand dollars a year through his daily work and the inventions we have helped him to originate. Besides, he is earning a man's wages himself and is getting a royalty on his patents. It is a fascinating game to lead men

up like this, and it pays. Once in a while we strike a bonanza lead.

"I can put my finger on manufacturers and merchants who don't do this. To them twenty dollars a week as a wage looks as big as a house. They 'd let the most skillful man go rather than pay him twenty-two, and they never see in the five-dollar apprentice to-day the five-thousand-dollar executive ten years hence. Yet these are the concerns that have the Slim Mikes. They are running poor-farms without knowing it. It does n't make any difference how much you pay a man so long as he returns you a profit on that wage.

"I had passed the first crisis in my career and was n't really looking for another, when, a year or two later, a financial disturbance swept over the country, forcing my plant to shut down absolutely. The buying public had no money to put into my goods. This is not equivalent to saying that the public had no money to spend. I wish to emphasize the distinction.

"Of course it was easy to cut out the bulk of the payroll, but quite impossible to stop paying rent, interest, depreciation on machin-

ery, and so on. Once more the idle equipment! And now came the advantage of our itemized knowledge of operating costs. Although our own product was dead for the time being, we were able to get a lot of contract work by offering to do it at just what it cost us. It was not a question of making a profit, merely a problem of keeping even. We made a lot of patent picture-frames, a big batch of thermometer standards, a novelty line, anything we could get to do. The quantity of contract stuff we turned out during that panic was astonishing. There seemed to be plenty of money that was ready to take advantage of the cost-prices we offered. This fact set me thinking, and not very long afterward something came of it."

"I have known a lot of manufacturers and merchants to throw up their hands and quit because temporary hard times drove their particular products into a hole," said Barnes. "Their equipment kept handing them a staggering loss every day, and they could n't think of any way to keep busy. The solution of this trouble is not so difficult as it seems to the man who contemplates jumping into the river. It

is sometimes easier to commit suicide than to think up a plan by which to live."

"Since that first panic I have made it a policy to have a batch of understudy products," Hopkins told us. "It is amazing what you can do with understudies in an emergency. You may sneer at baked beans as a steady diet, but when you are lost in the woods with nothing else to eat a few cans may keep you from starving.

"As I have shown you, narrow markets may mean ruin; and when you combine narrow markets with a narrow product you place yourself directly at the mercy of every passing gale. I know a manufacturing concern that makes a very heavy steel product as its main line, but for an understudy product has a line of light metal goods that go to wholly different markets. During the last financial disturbance the main product was cut off absolutely; but at such times the world does not stop running. This concern's foundry and machine shops were kept sufficiently busy on the secondary product to pay the fixed expense on the whole plant. The far-seeing manufacturer is working out the game on this basis.

"The shrewd merchant, too, works along this plan. Yet only the other day I met a drygoods man over at the club who complained that his store was costing him so much to operate that he was running behind. Business, he said, was rotten. 'Why don't you get some understudy products?' I asked him, and he looked at me in amazement. He 'd only heard of understudies at the theaters.

"But in order to follow out the understudy product principle a merchant must pave the way with sound financing. The financing of a business is one of the fundamentals, and before I tell you about drygoods understudies I want to revert to Sam Green. The problem of financing brought me to another crisis.

"Sam Green's company and my own had grown away from mere office fixtures as a product and had taken up a line of factory equipment that had broad possibilities. You gentlemen, perhaps, are familiar with my present goods to some extent.

"Sam was fighting me with an army of salesmen, directed by captains and majors and colonels stationed here and there about the country. He had a fine selling organization

— better than mine, I admit. I 've never been quite so strong on selling as I have been on manufacturing, while Sam reversed the proposition. I believed, and still do believe, that selling should always be secondary to the manufacturer. This statement may seem strange to you; but you 'll see in a few minutes that there 's more danger of overdoing the selling end of the business than there is of devoting undue attention to your goods. However, I had a fair sales organization myself and we kept after Sam rather hard, so we had him by the coat-tail most of the time."

" Salesmanship ceases to be salesmanship without goods that are worth selling," said Gale.

This seemed like an odd contradiction, coming from a real-estate broker. True, I had never given much thought to real estate; but, like most people, I did not entertain as high a regard for a man in that calling as for men in the strictly commercial lines of business. I had a half impression that most real-estate men, if not actually crooked, got uncomfortably close to the edge. No, don't misunderstand me — I am merely stating the impres-

sion I had at that time. You know I had not heard Gale's story then. I did n't suppose that real-estate men ever considered the question of the goods they were selling — at least, not in the way we merchants looked at goods. No merchant worthy the name would think of attempting to fool a customer on the quality or value of the article sold; but I assumed that fooling people on real estate was considered part of the broker's business. That was why Gale surprised me when he broke in with his comment on salesmanship.

However, Gale said no more just then, for Greenleaf, who certainly represented the highest ideals of salesmanship, took up the subject and for a few minutes grew vehement over it. He agreed thoroughly with Gale that salesmanship was not salesmanship unless the goods were absolutely honest.

Now there were various interesting points brought up that I should like to put down here if it were not for delaying Hopkins' narrative unduly. But the most important, I think, can be voiced in the words of Barnes when he said:

"Your ideals, gentlemen, are high and

noble, and should be lived up to as nearly as possible. But we must not forget that there is a practical side to business, as well as a theoretical side. Now a salesman must often go out on the road and attempt to sell goods which he knows are inferior to goods represented by rival salesmen. This salesman must live, gentlemen; at home he has his wife and babies to support, and he cannot, in the very scheme of things, toss up the game of life because of ethical considerations. He must go on doing the thing which his inner conscience tells him is not on a plane with those higher ideals of which we have spoken. We get idealism in books — nowhere else! But at the same time he must not succumb to conditions; he must fight against them. He must do all in his power to make his goods the best, or to represent goods that he knows to be the best. And remember that when we say a certain article is the best on the market, it is a good deal like saying that a certain woman is the most beautiful of all women in the world. These things are often matters of opinion. If a salesman can honestly advance points of superiority for his goods, he

can work with a tolerably clear conscience, though he knows that rival goods also have superior talking points."

I never heard the case put more succinctly than Barnes thus put it. Until people grow wings, no man can be theoretically and ideally honest. He can't do it and live. But he can and must be practically honest.

Hopkins now resumed. "The capital stock of my company at that time," he said, "was two hundred thousand dollars. We had put up a number of additions to the factory and established several branch plants. All this required a great deal of money, so we increased the capital twice within three years — first to three hundred thousand and then to half a million dollars.

"Meanwhile my plants accumulated an extraordinary quantity of raw material and half-finished stock. Like most concerns, we borrowed from the banks for buying purposes, and sometimes our obligations were very large. It was at one of these times that we suddenly experienced difficulty in meeting our loans. This was due to strategic selling maneuvers on the part of Sam Green. By

landing some big and publicly conspicuous contracts that we 'd both been fighting for, he not only cut a lot of profitable business from under us but gained a prestige that meant serious future damage. It looked as if salesmanship, after all, were the chief factor in the game Sam and I were playing.

" It was a fact that a hungry period dawned on our horizon. We were out in the woods without even canned beans enough to go round. All our plants were stocked up with stuff we could not sell and our bank loans were falling due. We had overdone the financing; and the understudy product idea, though all right of itself, was not powerful enough to offset our stress.

" We held an emergency meeting of directors, and most of them clamored for another issue of stock. ' Make it seven hundred thousand dollars,' one of my associates urged. ' That will clear up our obligations and ease off the strain. We 're big enough anyway to carry even a million dollars in capital. If we 're going to fight Sam Green we 've got to have dead loads of money.'

" Now I had n't slept much the night pre-

vious. Night is a good time to get down to fundamentals, when you 've got the whole world to yourself and there 's nobody to disturb you except the milkman. So I told the directors that it was n't more money we needed, but less money. We were intoxicated with money. There are more business malpractices committed in the name of capital than there are crimes that get into court. My concern was something like a wagon that 's overloaded. The wagon may be able to hold the load and the mules can pull it as long as the road is good; but when it gets into the mud it sticks there. It needs less weight on the load and more in the mules. My company, in other words, had too much money tied up in real estate, equipment, and material; it did n't have enough cash or quick assets — the mules that pull a business.

" You 'll find this situation very common in all classes of business houses and in the homes of the men who work for those houses. Most men have heaps of quick liabilities, but their quick assets are almost nil. That 's why so many fellows are always behind the game, paying the highest prices for the poorest gro-

ceries, and so on. It 's the worst sort of financing. Quick assets and quick liabilities ought at least to even up; this is a test the banks often put on a man. Is that correct, Mr. Dowe?"

"As true as gospel," agreed Dowe.

"I therefore proposed," said Hopkins, "that we sell the branch factory real estate, concentrate our manufacturing on a more modern layout and get down to sane finance. This plan we put through, but not in a hurry. The banks approved the conservative trend in our management and gave us time to work it out."

"The way to get around the banks," volunteered Dowe, "is to have a sound proposition."

"Well, we began to build up a sound proposition. We began to establish a reserve fund — not a surplus to put back into the business, but a separate thing. This brings me back to the subject of understudy products for a dry-goods house, for my plan was copied directly from the policy of successful merchants I knew.

"One of these merchants always set apart a quarter or a half of his net profits. This money he invested in gilt-edged bonds and

savings-bank deposits, and the fund thus created he never disturbed, except to use the securities as collateral for bank loans when he saw chances to make big extra profits.

"During a dull season, for instance, he saw a chance to buy a stock of merchandise at fifty cents on the dollar for cash. He took his reserve securities to his bank, put them up as collateral and borrowed a hundred thousand dollars. With this money he bought goods really worth two hundred thousand dollars — many of them quite foreign to his legitimate drygoods line. These goods were real understudies, playing the rôle of drygoods for the time being. This merchant knew that people had to live in hard times as well as in good, and he knew — as I had discovered long before — that a lot of people had money stowed away and were looking for bargains in necessities at just such times of depression. So when his store equipment threatened him with the losses that come from idleness he kept it working with his understudy products. He had the store building, the fixtures, the elevators — all the facilities; he made them work at a profit all the time.

Perhaps you 've noticed that some men have this mysterious power of buying up bankrupt stocks for a song; and that other men have an equal facility for going broke whenever the wind shifts to the north. It is n't chance in either case.

"Well, I built up a comfortable reserve fund in my manufacturing business and it grew until it had five ciphers attached to it. Then we were often able to make money in big chunks with it. We were now using many iron and steel parts in our factory product, and some of them we could buy more cheaply than we could make them. It often happened that when foundries and machine shops were slack we were able to get very low prices by having the cash. We never touched our reserve fund directly, but followed the plan of the drygoods man."

"I 've been hungry for real money myself," said Barnes. "I know how big it looks, and I know that it often looks big even to foundries and machine shops. Real money is the thing that talks loudest at any stage of the business game; or the personal game, either, for that matter. The man who has money in

his pocket is a king, and the business man with cash to spare is a veritable czar. But he 's the sort of czar who does n't need to worry over bombs. Folks want him to live."

" Yes," said Hopkins, " I was a czar. I always knew we could meet the loans we thus incurred, or renew them if we wished. The man who knows he can do this is ahead of the game every time. It is the sort of financing that makes an old man young and not a young man old.

" But business is a queer game, and the man who thinks he has mastered all its artful dodges frequently goes to California to spend the winter or up into the north woods for the summer. When he gets back he finds that some funny kink has tied his affairs into a reef knot. I never went away for more than a month at a time, and then I kept the telegraph wires and cables pretty lively. I always had a long-distance sight on Sam Green.

" Of course when a man gets ready to retire it 's different. Then he can shed his harness and kick up his heels — provided he 's got his own personal reserve salted away in securities that have no connection with his business. I

know a nice old gentleman who retired after forty years devoted to building up a successful manufacturing house. But the trouble was that his money did n't retire when he did; it stayed right there in the business and dwindled away. What was left blew up last year in a puff of financial vapor, and to-day the old gentleman is trying to get a fresh start at seventy.

"I 've known merchants — a lot of them — who boasted that they were making heaps of money and putting it all back into their business. Now I 've always tried to look the truth in the face. It 's sometimes agreeable to hoodwink yourself, but not profitable. When you make a thousand dollars in clean profit and put that thousand dollars back on your shelves in the form of merchandise, it 's a sort of legerdemain to call it profit. When you go away for your four-months' vacation something happens to that merchandise — perhaps your store takes fire and your insurance does n't cover the loss, or you have n't bought wisely and can't sell the stuff, or somebody invents something better and you have to sacrifice at fifty cents on the dollar.

"Oh, yes! that thousand dollars is profit after a fashion. I know all the arguments. Yet when you get right down to the naked truth it is n't profit. In order to make it actual profit you 've got to get it out of the business absolutely and into something as safe as a government bond."

"Business is a tolerably sure game when it is played by the man who knows," cut in Barnes again. "But let that man be laid up for six or eight months with typhoid; who 's going to play it then? On the other hand, a government bond will work for you whether you 're off on a vacation or sick in bed."

"Not that I advocate taking all your profit out of your business," Hopkins qualified. "No, indeed! If I 'd done that I never would have grown and got rich. But get out a part of it as you grow; that 's the part you can honestly call profit.

"I want to say a few words more about Sam Green, and that brings me to still another crisis. These crises keep coming; I expect them now. It 's a pleasure to take off my hat to them, shake hands with them and then throw them out of the window.

" Sam Green went to Europe, intending to be gone only a few weeks, but when they got over there he and his wife decided to go on round the world and have a year or two of travel and leisure. It was a most natural thing that Green's business should begin to sag as soon as he was far enough away so that cable tolls began to cost two or three dollars a word. Green had always been the one personality in his concern. Of course he had a lot of able men under him, but there was nobody who approached him in power and virility. This was a weak point in his management. I had seen it all along and felt sure that something would come of it. It 's all right for the head of a concern to be the top in reality, but he does n't want to be a mountain-peak among a collection of sand-dunes. That 's what Sam was. He developed his executives just so far, and there he held them. He got a profit from them, but not the full profit. His was the sort of business that begins to slide downhill the minute the spotlight upon it goes out.

" What happened was bound to happen anyway; only if Sam had been home the thing we did would have been harder to put over.

There had been forces at work in my own organization for a long time that meant a revolution which nothing could stop. Sam might have taken advantage of it if he 'd had the right sort of organization. In a word, we had been at work secretly on inventions and new ideas designed to put both Green's product and our own into oblivion. We were convinced that times were ripe for the burial of old methods and mechanisms. My ablest executives had studied conditions with the keenest analysis. You remember how it was with typewriters. Of course my house did n't make any typewriters, but the situation in our line was very similar. Everybody knows that a few years ago there was n't a visible typewriter on the market. Then somebody conceived the idea that the times were ripe for a machine that had visible print. To-day the old product is being steadily superseded by the new.

" Well, we did just that thing to Sam Green. It was bound to come, either from Green or from us. Now these revolutions in product are not so much matters of mere mechanical skill and inventive genius as they are matters of viewpoint. Sam did n't have that view-

point; his organization did n't have it. His concern was n't broad enough, or daring enough, or imaginative enough, to put behind it every tradition and strike out into the unknown. He had no Edisons among his executives; I had a whole group of them among mine. An Edison will not work for a man who holds him down to a sand-dune. I am only too anxious to concede that these men, rather than I myself, saw the signs of the times. They convinced me. It has always been my organization that has done the big things in my business. My own part has chiefly been to develop that organization and hold it together.

"We had n't intended to spring the thing for a year or two, but while Green was in India we let it go. We got our first patents and started the ball rolling. For a long time we had been drawing in on our old stuff, while Sam had been expanding under the belief that he had us hoodooed. Sam did n't come home for six months, although of course he got wind of the thing. It was reasonable that he should n't get the viewpoint way off there on the other side of the world when he had n't seen the indications while he was at home."

"If his organization had been paying one hundred per cent," said Barnes, "his men would have made him see the situation and got him home in a hurry."

"They were away below one hundred per cent," returned Hopkins. "So Sam merely sneered by cable, and his concern sneered in person and went on turning out vast quantities of the old product. You 've seen that happen before and since. You remember plenty of folks who said the visible typewriter was only a fad. Give them the good old machine that would stand up under real use! In the end Sam Green's concern went to the wall.

"There 's only one thing more I 'd like to say, and in a way it 's most important of all: The chief underlying element in business — deeper than any of the principles I 've spoken of — is the truth that the goods put out by a permanently successful house must be of real benefit to mankind. Sam Green went under because his goods ceased to be a benefit. My business lived because we kept abreast of the world's progress and saw that our products must adjust themselves to the generations."

Chapter VII

A FREIGHT WRECK

HOPKINS had n't much more than finished his story when the Limited came upon a freight wreck, and had to wait there for several hours. One of the wheels of a freight car had broken and thrown the train off the track on a steep down-grade, and there the heap of wreckage lay, blocking our way. Here, again, the organization prevented our running into it; but I had n't much time just then to draw analogies, for something of considerable consequence took place. I use the word "consequence" in a strictly personal sense, and perhaps I should not take the time of my readers to tell my private affairs. Still, since business and romance are sadly tangled anyhow, I trust you will bear with me. And then I take it that you are to some degree interested in Dorothy Dowe.

The young lady was standing, with her father, on the track just ahead of our locomotive, watching the wrecking-crew at work on the fragments of freight cars. I think she wore a fur coat of some sort, though on that score I'll not be certain. I do remember, however, that her hat was trimmed with sable, and I wondered if she had bought it in the millinery department of Munn, Moorehouse & Gaylord. I knew we'd had a number of hats something like it — and they were costly hats, too. However, I concluded that Miss Dowe probably patronized the more exclusive establishments of Fifth Avenue.

I was thinking things of this sort when I suddenly caught Dorothy looking at me. It was the first time I'd surprised her in a lapse of this sort, and the instant our eyes met I saw the color come into her face. I don't know why it should, but it did. She turned her brown eyes away instantly. Then an inspiration came to me.

Now I'm not going to burden this book with any conversations whatever that took place between myself and Dorothy Dowe, so if you fear the tale is to run into a love

story, you are mistaken. On the other hand, if you find just a suggestion of a romance, I hope you will think it a pleasing one, regardless of the outcome.

As I say, I 'll not repeat conversations. But I asked the young lady if she would n't like to go around to the other side of the wreck, where we 'd have a better vantage-point to view operations. Thoughts of Van Dyke had been worrying me, and this impulse was the logical outcome. I cared nothing about getting any vantage-point as to the train wreck; it was a vantage over Van Dyke that I wanted.

I confess I was surprised when Dorothy took my arm. Gladly would I have given a thousand dollars to charity could Van Dyke have been there to see us.

Once on the other side of the wreck, Dorothy and I found a new and even more exciting adventure. One of the mammoth rotary snow-plows was there, and I begged permission to take the young lady upon it. Half a dozen others followed us. Then we discovered the thing in motion, and we all decided to stay — since the men in charge were good enough to permit us — and enjoy one of the

most terrific contests with nature I 'd ever seen.

The rotary was clearing the snow from a switchback that ran up into the mountains just beyond the point where the wreck had occurred. The track was covered ten feet deep with the drift, and the monster machine simply had to eat its way through. We were literally the center of a cataclysm so tremendous that Dorothy grew pale and feared we 'd never get back to the Pullman.

And then, somehow or other, we fell to talking about business, and of this problem, success, that had interested me so much on the train. I remarked that if men were to attack their difficulties with half the skill and intent shown by this rotary, the snowdrifts would disappear and the business track be left clear and clean.

This, she agreed, was an inspiring way of looking at it. She knew so little, she added, about business troubles — or troubles of any sort. Her father had looked after all that, and taken all the burdens on his own shoulders. But she liked men who could fight, and she had been admiring our group of seven in

the smoker, and had wished she might hear some of those fighting-tales we were telling.

There was a fierce exultation inside me when she spoke thus. She had no praise now for Van Dyke and his fine but useless education. Of course I took the responsibility right there of inviting her that evening to hear the story Barnes was to tell us. I assured her that we 'd forego our tobacco gladly if she would come. Her father, of course, would be there.

I remember how her eyes lighted as she accepted promptly, and never even hinted that she had a thought for Van Dyke. Then I told her a little about Barnes — what little I knew at the time — and perhaps she got a new viewpoint on this war we call business. At all events, she listened attentively, and finally said that men like Barnes were the sort women liked. Her father, too, was a business general, she added; and she hoped I 'd get better acquainted with him. She was sure he had done things just as wonderful as those Barnes had achieved.

There was not the shadow of a doubt about it, I assured her. Banker Dowe had told us a few of the things — among others the story

of his romance. The way he had outgeneraled that drygoods chap and carried off Dorothy's mother, I opined, made a fellow feel like doing heroic things himself!

She had n't much to say for a time after that, but sat watching, through the windows, the artificial snowstorm that was raging about us. I feared I had offended her, and talked volubly about everything I could think of except romance.

Well, we got through the drift in half an hour, and then the rotary took us back to the main line, where we found Dorothy's father and mother much worried about us. Once on the Pullman, we found a good deal of pleasure in relating how the rotary snow-plow had run away with us. Dorothy's narrative actually had quite a business twist when she remarked, with a mischievous glance at me, that she supposed the machine never would have got back with us except for "organization." She put the accent heavily upon the word.

The freight wreck was cleared away at last and the Limited proceeded on its way. After dinner that evening I went to the observation-smoker to await the story Barnes was to tell.

As I chanced to be the first of our party to get there, I fell into a brown study, during which Van Dyke's image appeared. Confound that chap! he 'd got into the habit of trailing me around and talking to me when I was alone.

I am very sure that I should n't have quarreled with him had he been there in person, but I could n't help quarreling with his astral likeness. "I 'll give you to understand," said he, "that I 'll not have you stealing Miss Dorothy Dowe away from me! I cannot fight you here, sir, but once on the coast you 'll have to settle!"

"Very well," said I; "on either coast, as you prefer. Will you please stand aside and let me pass?"

"Not until I have said what I intend," he retorted, and I could see his eyes snap as plainly as if he had really been there in that empty chair before me. "I want you to know," he added, "that Miss Dowe is, to all intents, engaged to me. I 'll not have any interference!"

At this I looked him firmly in the face. Laugh if you please, but I imagine you have

carried on affairs of this sort yourself when the person you addressed mentally was thousands of miles away. As I say, I looked him in the face squarely.

"Van Dyke," said I, "if you wish to win the true regard of a woman, you must do it by deeds that count in the world. Stand aside!"

I don't pretend to say what he would have done had he been there in the flesh, but his image immediately quit me. In its place I saw Miss Dorothy herself. I arose in some confusion as I beheld the girl and her father, for it really seemed as if they must have caught a glimpse of Van Dyke as he made his escape.

But Miss Dowe merely offered me a penny for my thoughts. My face, she hinted, was so savage that it reminded her of a rotary snow-plow about to charge a snowdrift.

CHAPTER VIII

INNER SECRETS OF A MERCHANT'S RISE

"AT the age of eighteen," began Barnes, "I was a clerk in a hardware store about two hundred miles from the city of New York. I 'd never had much schooling, for my people were poor and there was a large family of us. Years before, my father had started a shoe store in our little town; but his creditors had got him quickly. After that, he gave up and never tackled business again. Fate had marked him for failure, he declared, and there was no use bucking Fate. So he worked in a lumber yard until a sunstroke killed him one day."

The Overland Limited was swinging around a curve just then, and the seven of us, and Dorothy, too, gripped our chairs as we felt the lurch. The observation-smoker had few passengers in it aside from our party,

and we had dragged our comfortable seats rather close to each other, without much regard for the aisle. Ours was the last car on the train, anyway, and just now nobody wanted to get out on the wide platform back of us. It was more agreeable there inside the train; the hurricane that swept all around us was fairly blinding. Occasionally, when the fireman of the locomotive threw open his furnace, the lurid glow lit up the darkness and showed me — when I shaded my eyes against the window — a scene of weird beauty. Even as I listened to Barnes, I marveled at the stern nerve of the engineer who was plunging us along through the night's fury.

"My father," Barnes went on, "was like Hopkins' father, and like a thousand men I 've known myself. He had within him the ability to win a greater success, but he 'd never been trained in the art of planning success. You know men can't jump to achievement, unless they happen to gamble and win. They 've got to climb up after the fashion of a lineman in climbing a telegraph pole. They must have their straps and spurs on; then sometimes they can go up fast. My father never provided

himself with any climbing paraphernalia. He tried to shin up the telegraph pole, so he never got much above the butt."

"He had n't discovered that spurs and straps were necessary," observed Hopkins, leaning back. The train had struck a straight track again. "Permit me to use your own simile, Mr. Barnes. If more men would equip themselves with climbing devices, there 'd be fewer men like your father handling boards in the lumber yards."

"Yes, you are right, sir." Barnes' eyes were thoughtful. "The world is full of men who are blistering their hands because they don't know the powers that are asleep inside their heads. As for me, I 'd rather die of brain fag than sunstroke. Well, I went to work when I was twelve, and dubbed around at odd jobs until I struck that hardware store. Perhaps it was fate that led me there; but somehow, gentlemen, I don't believe much in fate. Other boys had worked in that very same store, but the world has n't heard from them. But call it fate if you will. To a certain extent circumstances lead men into given lines of mental effort; but if a man has acquired the

original impulse he can usually lead the circumstances. The best way to help young men is to give them the impulse and thus induce them to work out the chain of endeavor.

"With me, the impulse came from a very simple and commonplace thing. As a clerk in that little hardware store, I had idled away an hour one dull summer day in building a miniature fort in the show-window. I used a piece of sheet iron, through which I punched holes for the cannon; these latter I improvised out of tin. Ah! you see where imagination may be of value to business!

"I built the fort primarily for my own amusement, but by the time it was finished I had quite an audience watching me from the outside. Then it was that the inspiration flashed through my brain that was really the beginning of my successful career. Since these people were there watching me, I reasoned, why not show them something they might want to buy?"

"Inspirations are curious things," spoke up Greenleaf. "Once in a great while one of them hits a man when he is n't expecting it — as it did in your case. But the inspirations

that count most in life are those that we fish for and are trained to seize upon."

"I 've been fishing ever since — continually," agreed Barnes. "As I was saying, I set out to show those people some attractive bits of our hardware stock. I built a warship, using in its construction a hundred articles, from jack-knives to stovepipe. Then one day I contrived a threshing machine in the window, and the next week a locomotive.

"By this time my unique window displays had caused a lot of comment in town, and our trade had improved perceptibly. So now I started my locomotive on a more elaborate scale than I had attempted in the previous exhibits. It was about six feet long, taking up pretty much the whole window. I worked from a photograph I had taken one Sunday. I used a concealed framework of wood, into which I fashioned many kinds of cutlery, cooking utensils, and general hardware. At best, the thing was a grotesque locomotive, but it had the general outlines; and, what was more important, it drew the biggest crowds ever seen round a show window in our town. Everybody was talking about Smith Brothers'

locomotive, and even the farmers for miles about came in to see it."

"The best advertising," commented Greenleaf, "is the sort that gets people coming in spite of themselves. In my own career as a salesman I 've invented many a scheme that got people by the throat and marched them down to spend their money. Pardon me, Mr. Barnes, for interrupting you."

"Incidentally," Barnes resumed, "I received some publicity myself. Our local newspaper came out with an item something like this: 'Our young friend, Buddie Barnes, has begun work on a locomotive in the window of our enterprising friends, Smith Brothers, and half the town is watching him. Unfortunately Buddie can work on it only during his spare hours; and, since the Smiths are busy folks, the engine is growing slowly. Buddie says he hopes to finish it in about two weeks. We are proud to have such an enterprising boy in our midst. Some day he will be a great architect or engineer.'

"Of course the prediction was wrong," Barnes went on. "I am not a professional man, as professional men are commonly



"Buddie Barnes has begun work on a locomotive and half the town is watching him"

known. But I hold that more men would be successful if they considered success itself a profession. It 's the biggest profession of all."

"The one that holds untold possibilities!" exclaimed Hopkins, with enthusiasm, taking his cigar from his teeth. "The architect and the engineer have limitations, but success has none."

"One day, when I was putting the finishing touches on my locomotive," Barnes continued, "a man whom I did not know came into the store. Since I was personally acquainted with every individual in town, I knew this man to be a stranger. I was a good deal surprised, then, when he came directly to me.

"'Are you Buddie Barnes?' he asked, bluntly.

"'Yes,' said I; 'at least, folks call me that. My real name is Charles, sir.'

"I saw him scowl. 'I like the nickname better,' he said. 'It 's out of the common-run, like yourself. I can pick up a Charles any day, but Buddies are n't so plentiful. Where 'd you get your idea for that engine?'

"'Why, I got it out of my imagination, I

suppose,' said I, a little suspicious. 'Don't you like it, sir?'

"'Yes, of course,' said he; 'if I had n't liked it I would n't have bothered coming in here. Do you think you could get more ideas of that sort? Your imagination is excellent — it 's a fine trait sometimes, and a rare one.'

"There was a big crowd outside the window watching us. Unlike some window-trimmers, I worked in the open. I was doing the thing to attract attention, so why hide behind a curtain? Half our town seemed to be fascinated in watching that clumsy contrivance grow day by day.

"'Well,' I told him, 'I rather think this is n't the last, by any means. Look at those people out there! So long as I can draw the crowds, I imagine I 'll keep on digging up ideas.' Then I told him about the warship and fort and threshing machine.

"'How much wages are you getting for all this?' he asked.

"I was n't quite sure I ought to tell him, but finally I confessed that Smith Brothers allowed me five dollars a week, but generously promised me six after New Year's.

"'Well,' he said, 'I 'll give you ten dollars a week if you 'll work for me in Blankville. I run a hardware store over there, you see. And let me tell you, boy, if you make good on imagination there 's practically no limit to the money you can earn in time. What we men in business want is chaps who can get the trade for us, and wages don't count if you show results.'

"I was staggered. That night I put the proposition before my mother, and she consented reluctantly to my going to Blankville, a city of a hundred thousand people forty miles away.

"So here I made my first upward step; and luckily I had an employer who gave me to understand very clearly how it had come about. It was n't merely a boy he wanted. He could get plenty of husky eighteen-year-old youths in his own city. There were thousands of them who could sweep the store and handle stoves, and even sell goods over the counter; but somehow — it seemed very strange to me — there was a scarcity of boys and men who had an imagination and the ideas that go with it. In all the history of this Blankville hardware store, nobody connected with it had ever

drawn the crowds in the way I had drawn them for months to Smith Brothers' little store.

"I think the events I have so far narrated were the most vitally formative of anything that ever happened to me. They gave me, at the beginning of my career, the key to success. The ordinary hardware clerk, I perceived, worked merely with his hands; I had been working with both hands and brain. And, now that I had the principle of the thing brought home to me by the episode of the locomotive, I set to work to think out ways by which I could get the people to trade at our store. That, I realized, was what I had been hired for; and my fabulous salary of ten dollars a week spurred me on. I simply had to make good!

"That very first day I got hold of an inspiration. If I had n't been fishing for inspirations, it would n't have come to me." Barnes made a salute to Greenleaf in acknowledgment of the apt metaphor the latter had voiced. "This inspiration," he went on, "was in reality nothing much. Of itself, it was rather primitive; almost anybody might have

thought of it. But it led to extraordinary things.

"The way it came about was this: I 'd been up to my boarding-house on that first day in Blankville, for dinner. On my return I made the embarrassing mistake of getting into the wrong hardware store — there were two of them in our block. Of course I got out in a hurry, but not before the fellows there had the laugh on me. They knew me because they 'd seen me sweeping off the sidewalk that morning. Now my blunder set me to thinking. Those two hardware stores were practically just alike in outward appearance. Indeed, all the stores on the street were pretty much alike.

"I 'd been hired chiefly because of my ability to trim windows, but already I was outgrowing my job. I asked my employer why he did n't do something to make his store front different — so different that customers could spot it at a distance and remember it.

"This obvious scheme struck him as unique. Like most business men, he had n't even thought of making himself distinctive. He said he would get a painter at once and change the color to red.

"'Why don't you paint it black?' I asked. 'Black is the natural hardware color; and, besides, it's a color that is n't likely to be imitated. If I were you I 'd paint it the blackest black I could get.'

"He demurred at first, declaring that black was a funereal color, but finally he decided that even a brisk funeral was better than some live folks he knew. Black it was thereafter, and the effect was absolutely startling! Among those cold drab fronts that lined the street our store stood out in somber gravity, but unmistakable distinction.

"'Now, if we only had a brass band and a procession,' he remarked dubiously as he stood on the opposite side of the street the day after the painting was finished, 'we 'd be ready to march to the graveyard!'"

"I 'll venture the assertion," said Frothingham, "that your hardware store never had occasion for a dirge."

"No," assented Barnes; "but we got the brass band a few weeks later, and we certainly did have a procession — a procession of customers! The band, you see, was another inspiration. For some days I had been build-

ing a model kitchen in our show window, for the purpose of displaying to the best advantage our stock of cooking utensils, and I had been trying to think up the best way of getting the people out to see the thing. Suddenly recalling the remark about the band, I dropped my work and hunted up my employer, suggesting that we build a little balcony outside the upper windows and really get a band to give a series of afternoon and evening concerts. The plan proved popular; our funereal-looking store was really getting to be a lively proposition. Already it stood out among the stores of the city in a way that was undeniable. There was nobody in town now who did n't know the black store.

"I can't just explain how all these ideas came to me, but I know that ideas, after all, are a sort of habit. So far as I could see, I was cast pretty much in the mold of other men, but the men about me certainly did n't get ideas the way I got them. I have n't a shadow of doubt but they could have got them had they really tried. One must go after ideas, as Greenleaf says, and catch them, and when they are caught must chain them up so

they can't escape. All my life I have been running up against men who had valuable ideas flitting through their heads and did n't know it. I have gathered from other people a host of selling schemes in just this fashion — often from my competitors.

"That, indeed, was the way I got my idea for a traveling show window, which was one of the biggest hits we made during those early years. It chanced that I boarded at the same house with a young fellow who worked in a competing hardware store. One night at supper he asked me, with some sarcasm:

"'Well, Bud' — my nickname had followed me to Blankville — 'what window monstrosity are you going to have on parade next?'

"Quick as a flash the idea was mine — and I kept it dark, you may be sure. As soon as I got away from the table I took out my notebook — in which I was in the habit of scrawling fragments of ideas as they came to me — and wrote: 'Window on parade.' Thus I chained up the idea for future use. That notebook was really a marvel. Why, even to this day I go back over that record and get mate-

rial for present use. Since then I have filled notebook after notebook; I am still doing it and always shall. There is scarcely an hour of the day that I don't take it out to imprison some fleeting germ of a selling scheme which otherwise would be gone in a moment. Without doubt I have sold millions of dollars' worth of goods through the ideas I thus corralled.

"But go back to the particular idea I thus abstracted from my competitor's clerk. I pondered it long and deeply. Why was n't it just as logical to take our show window round the city as to have the city come down on Main Street to see it? My employer agreed with me that it was. He was getting to be an enthusiast in ideas, like myself, for he was reaping substantial returns from them."

"There 's nothing that breeds enthusiasm like knowing chaps with ideas," said I. "Hiring such chaps is even better than knowing them. I 'll tell you later on how I get hold of such fellows myself."

"Go on, Barnes!" urged Dowe, impatient over my interruption. "Tell us about that traveling show window."

"The plan was simple enough," returned Barnes. "We hired a suitable wagon, inclosing it with a special body having long glass windows on both sides. In this we fitted up a very pleasant sort of living room, the most conspicuous feature of which was a big base-burner stove. My employer hired a pretty girl to ride round in this cheerful living room; and, with a real fire in the stove, the thing was as catchy a piece of advertising as I ever invented. Our policy was to have it cover different streets day by day, making frequent stops of an hour or two on the corners, so as to give the advertising a chance to soak in. Of course we had placards and literature accompanying it.

"I 've forgotten how many stoves we sold that season, but I do know that we put out a great many more than ever before. The wagon was continually surrounded, wherever it went, by an interested crowd. The whole town talked about the black hardware store.

"We followed up the traveling stove display with others, such as a moving cutlery exhibit, a razor demonstration, a garden-implement display, a tool exhibition, and the like.



My idea factory worked overtime

Some of these were so successful that we sent the wagon out among the farmers. The most notable of our efforts in this campaign, however, was our paint display. That year we more than doubled our sales in this line of goods.

"All this time our chief competitor never dreamed that one of his own clerks had given us an idea that helped us to exceed him greatly in volume of sales and profits. Of course he might have taken the plan himself after he saw we were making good with it, but he did n't want to put himself in the position of imitating us. And, not having any original ideas of his own, and no policy of capturing the escaped ideas of others, he lay back and watched us grow.

"My idea factory worked overtime. Nobody realized how hard it worked to get up selling schemes. These were my hobby, my delight, my companions day and night. I can say without hesitation that my success has come from a multiplicity of selling schemes. And yet these schemes did not come to me ready made, any more than the products of industry come to the manufacturer ready to

sell. It was my deliberate business to reach out in every direction for the microbes of plans to be put into cultures and developed. I made mistakes, a lot of them, and came near capturing a pestilence now and then; but far oftener I succeeded."

"Better a man who falls down now and then," remarked Gale, "than one who never ventures a difficult path!"

"I have often been amazed at the selling opportunities some men let slip through their fingers without even seeing them," Barnes went on. "For instance, I learned by investigation that an average of half a dozen weddings a day took place in our city among the well-to-do people. The majority of these newly married couples settled down to housekeeping right there and, of course, became steady customers of various stores. Yet no systematic effort was being made by a single merchant in town to get their trade.

"I kept thinking of this curious state of affairs and wondering how we could appeal to such prospective customers, when one day I was invited to a wedding myself. It was up to me to send a present and I selected a coffee-

pot from our stock. It was a new design and of new material, and I learned afterward that it was much admired. Straightway I had my idea for the selling scheme. I proposed to my employer that we order a special lot of these coffee-pots and then, watching the marriage licenses, make each bride a wedding present of one, together with our compliments and literature. It would give us a splendid opening wedge, I suggested, into a valuable line of trade, and we could clinch it with a diplomatic follow-up campaign. Of course, I admitted, we should have to use some discretion and several grades of coffee-pots. Some of them might well cost us two or three dollars apiece, while others would have to be kept down below a dollar.

"My employer looked askance at the plan at first. He was not naturally a bold merchandiser and had to be crowded all the time. He consented to try the scheme as a feeler. Well, we sold to those newly wedded folks that year enough goods to pay for the coffee-pots a hundred times over; and, furthermore, we secured scores of steady customers who remained with us for years. In the first place,

it was a delicate and personal appeal, which general advertising never would have had; in the second place, the black hardware store already had an individuality that clinched the thing. I often saw the wisdom of establishing a personality before we specialized like this.

"Then I saw another selling opportunity — generally overlooked — in the carpenters and builders. Here was a big line of tools in which no dealer in our city had specialized. We ordered a lot of first-class hammers; then we selected from our lists a hundred journeyman carpenters and made each a Christmas present of a hammer, along with a card that read: 'Don't knock anybody with this; but remember that the black hardware store can sell you high-grade tools at the lowest prices.'"

"Did it pay?" asked Greenleaf, with a smile. Of course he knew well enough that it had paid. He had worked many a scheme of that sort himself.

"Did it pay?" repeated Barnes, laughing. "Why, sir, we were simply amazed at the tools we sold! We kept getting results during

the whole year; and you may be sure we kept up our specialized campaign in this direction. We had a most marvelous system of follow-ups.

"So, in like manner, we took up all the various trades that used our lines and worked ourselves into their good graces by every insidious scheme I could invent. No line of trade was too small to be captured. We even directed an individual campaign upon schoolboys by offering prizes in a Saturday jackknife guessing contest."

"I 've heard of that trick before," put in Greenleaf, knowingly.

"Of course," admitted Barnes. "Some of these schemes are old; besides, I 'm not offering them for folks to take up and imitate — though many of them are good enough yet. But conditions have changed in some respects since those days, and old ideas often can be vastly improved upon. Indeed, we found it wise even then to originate new schemes constantly and let the old ones die when they had lost their novelty. Selling is a lively game when it really gets results; and one reason so many men fail at it is because they don't work

their idea factories hard enough. My employer was strong on store management and routine affairs, but weak on the actual selling."

"That 's a common failing," said Hopkins, who, indeed, had cause to know. "Most merchants don't seem to comprehend that the goods comprise only half the art of business. The other half is the handling of the people. Either half by itself must fail."

"Go on, Barnes," insisted Dowe.

"Well, when I was twenty-five years old I was receiving a salary of forty dollars a week, which was not so bad at that period. About this time we began to reach out into new territory. If we could sell so many goods in Blankville, why not in other towns? So, one by one, my employer picked up a chain of small, unsuccessful hardware stores. One of the first he acquired was the store where I had built my original hardware locomotive. I felt sorry for my former employer. I could see all about him the same opportunities for selling that I had found up at Blankville. The markets were there, but he had n't risen to them. He had n't made the specialized,

sustained effort necessary to get them. Business with him was a lump sum; in reality, it is a complex maze, each problem of which must be reckoned with by itself. The same scheme that will sell a bride a stove will not sell a carpenter a kit of tools or a builder a lot of door-hinges. You must reach out and get hold of your different lines of customers, and not merely stand behind the counter and call to the general public.

"The local paper in my old town now came out with a genial personal, in which it said: 'Our former townsman, Buddie Barnes, has been in town for several days, making arrangements to take over for his company the store of Smith Brothers. We understand that Smith Brothers, always enterprising, have sold out at a handsome profit and will look round a while before engaging in business again. Buddie is now general manager for his house and will make his headquarters, as formerly, in Blankville; but we hope to see him oftener at his old home. We always predicted that Buddie would make a howling success of business. Lucky boy, Buddie!'"

"That is about as close as most people come

to a true analysis of success," asserted Dowe. "When a man succeeds, he 's a 'lucky dog,' you know."

"Well, lucky I was, in a way. Right there in my birthplace I duplicated the things I had done up at Blankville. My first employers had had seven years in which to watch me since I left them. It seemed to me that any men, with even mediocre capacity for observation, might have seen how I had done it; but, even under the shadow of success, they had gone along courting failure. The 'handsome profit' spoken of by the local newspaper was in reality a despairing grasp at a straw. The store that I had given an individuality with my warship and locomotive, and the like, was about as limp a little proposition as one could find. I had to take hold all over again and bolster it up; but within two years I had made it the most profitable enterprise in the town. By getting my selling grip on people I made them buy. To tell you one-tenth of the schemes I put into operation would take a book. I used the same black paint, the same brass-band idea, the same traveling show window. I broadened the black idea by using

black wrapping paper and twine, and heavy black lettering on all our literature. I never lost an opportunity to feature our store and goods, but watched for chances with hawklike eagerness. In some way, every local event had our store pinned to it. If there was a fair, or church sociable, or picnic, there the black store was busy with a contribution or a puzzle game or a booth — or something whereby the people gained as well as the store. At births, weddings — and even funerals — we were on hand. To every boy born in the village we presented a sled or something of the sort; to every girl a doll's buggy or an appropriate toy. Each bride got a handsome present and every new widow a cluster of white roses, with our condolence. It was a little town, and we were very close to the people. We meant to make our store the most popular institution in town, and we did.

"And then the special sales we held! Why, the people came from the country and surrounding villages to take advantage of them! I announced, for instance, that if it rained on a given day I would mark down certain goods forty per cent. The interest in this proposi-

tion was really amazing. I got echoes of it from far out in the country districts. The day in question dawned bright, but in the afternoon there was a furious thunderstorm. Then came the crowd — and we had to keep open until eleven o'clock that night to get rid of customers. We sold enough stuff to make up the loss on our gamble and a neat profit besides. In addition, we kept the game moving, which was my chief motive."

"A successful business must be kept moving," declared Hopkins. "As a manufacturer, I discovered that truth long ago. It's a game that cannot stop, gentlemen. The hounds are always after us."

"There are a thousand ways to keep the selling game moving," Barnes told us. "I remember that at one time I staked my reputation as a weather prophet on the announcement that the temperature would go to zero on a specified day; if my prognostication proved correct, then I would celebrate my skill by giving from ten to twenty per cent discount on various lines of stock. In this little scheme I not only stimulated a great deal of interest in the black store, but I assured the

store of a very fair trade on a day that must otherwise be extremely dull. Well, it did go to zero; but the farmers came in just the same and carried away a cheerful lot of merchandise.

"Again, I advertised that if the weather were bright on a Tuesday it would be a splendid day for painting barns and the like, and that therefore I would offer big bargains in paints and brushes if bought between the hours of eight and five. This was in the summer, and I knew how absolutely dead our store would be on a bright day in harvest-time, with all the farmers in their fields. If I sold them anything on such a day it would have to be through skillful engineering. Furthermore, I knew that few of the farmers would come themselves, but would send their sons and daughters and wives. I claim, however, that my cunning was thoroughly legitimate. What is a man in business for? I fixed up a special display of everything in the store that would appeal especially to women and children.

"The day was perfect. Between eight o'clock and two the forerunners began to straggle in; by two o'clock the store was

pretty lively; by four there was a veritable crush of womenfolk and children — and we did the biggest summer day's business on record.

"And all this — Heaven save the day! — was in that little old store where first I got a job! — the same little old store that had barely lived for so many years, yet suddenly had been galvanized into a proposition that cleared — net — five or six thousand dollars a year! Will anybody say that Buddie Barnes was merely lucky?"

"No!" spoke up Gale, emphatically. "This thing we call success is indeed a definite art that one must cultivate with the exercise of his gray matter."

"Proceed!" suggested Dowe, as Barnes paused to reflect.

"I was thinking," the latter said, "of the severe test I had ahead of me — the test that came after Blankville. At the age of twenty-eight, when I was drawing sixty dollars a week as general manager of our chain of hardware stores, I received an extraordinary offer from a New York wholesale house. Already I had refused several New York offers, for I had a girl in Blankville and was in no hurry to

leave. Now, however, with a salary of six thousand dollars a year in sight and an interest in the wholesale business, I could not afford to let the opportunity slip. My Blankville employer realized too late that he had made a mistake in not letting me in on the good thing I had built up for him. He offered now to set aside a partnership interest for me and raise my wages to seventy-five dollars a week; but I saw a bigger thing in the metropolis.

" So we had a quiet wedding, and my wife and I moved down to the great town on the Hudson. I scarcely realized the tremendous fight I was undertaking, but I think I should have gone anyway. The fight for business is to me the greatest sport in life.

" The wholesale hardware house of which I was now the general manager was, I soon discovered, a losing proposition. I was almost dismayed when I began to realize how it had been dropping down in the list of aggressive houses. I understood now why the chief owners of the business had sent up to Blankville for a manager.

" It took me quite a while to get my bear-

ings and measure our competitors. They were a powerful lot, backed by great capital and carrying goods that had the advantage of popularity and trademarked reputations. Our own establishment was by no means young, and in its earlier years had enjoyed an excellent trade; but bad management on the part of the heirs who had fallen into it had brought it to its present straits.

"My first problem, then, was to find out the precise elements that had gone to make up that bad management. I never waste breath over lump-sum propositions. Many a time I have seen a man buy out a poorly managed business and then go right along in the old rut!

"A careful analysis of our goods showed me that many of them were mediocre or lacking in a definite standard. For instance, we were carrying a nameless half-breed line of tools, some of which were very fair and some practically worthless. Formerly we had carried a certain line put out by a high-grade manufacturer; but another house had got it away from us and was handling it exclusively."

"There 's one thing competitors can't get

away from a man," vouchsafed Dowe: "they can't take away one's shrewd horse-sense and fighting ability."

"Sometimes they try to do even that," answered Barnes. "I 've seen a competitor back a man into a corner and bullyrag him until he had n't any wits or fight left in him. Two or three chaps have tried it on me, but I 've turned round mighty quick and let 'em have my heels right in their faces. An uncle of mine had a horse that always did this when the men went out into the pasture to catch him. He 'd wheel quick as lightning, just when they thought they had him cinched. I had a whopping big respect for that horse, although he was a measly little beast with half a dozen spavins. So a business house may be little and homely and spavined, yet compel a lot of respect on the part of the big fellows.

"Indeed, this wholesale house of which I now became general manager was, as I soon discovered, spavined. But it could wheel and kick, and it did. The first problem was to get the goods back on a sound basis. And let me say, gentlemen, that what I did with tools may be taken as typical of my efforts with

other goods later on. I concentrated on tools because it was vitally necessary to get quick action on something. I — "

"My advice to a downhill business," interrupted Hopkins, with some emphasis, "is always to concentrate — first upon the most likely line available, and then, one by one, on other lines."

"I went up into Massachusetts," Barnes went on, "and had a day's earnest talk with the head of a certain establishment manufacturing hand tools. I proposed that together we undertake a determined selling campaign. I agreed to invent all the selling schemes and do the actual marketing, while he was to strengthen his qualities to a definite standard, trademark some of his lines in a pulling way, and spend some money on specialized advertising. Of course my house was to have the exclusive handling of these particular trademarked lines.

"The reputation I had gained up in the Blankville territory enabled me to close the contract, especially as this manufacturer had been wondering for a long time how he could sell more of his product.

"While the manufacturer was getting his quality into shape I was busy with my selling organization. We had only nine traveling men at that time and our financial handicaps prevented plunging, even had I wanted to go about it that way. I called in all our salesmen and studied them at first hand, went over their records, analyzed their territories and put the results on paper. I have always found that an analysis, no matter what, takes on a different aspect when it is written out in cold words.

"Then I gave a little dinner to these men, taking care that no outsiders were within hearing. Over our cigars, I talked until three o'clock in the morning. I suppose what I said about the art of salesmanship sounded rather fantastic to some of those men, but every word of it was based on what I had done at Blankville. I told them that selling was really a science composed of a host of little things and that each one of these little things was of itself a selling scheme. One by one I took up a score of these lesser ingredients of salesmanship — entirely removed from the great problem of the goods themselves — and analyzed for their benefit a high-class salesman and a

poor one. I knew that I hit some of those chaps pretty hard — and I meant to.

"My next step was to make an extended trip through the Middle and Western states. It was quite an expense, for I was gone a month; but the information I gathered was afterward worth a fortune to me. I did not go to sell goods, but to discover the best section of the country to select for our initial tool campaign."

"There are two ways to launch a selling campaign," Hopkins interpolated, raising his voice as the Limited thundered over a bridge. "The wrong way is to go it blind, as many a house has done, and dissipate one's energies by lack of specialization. The right way is to hunt out the lines of least resistance."

"You 've hit the nail squarely!" Barnes called the Pullman porter and sent for more cigars. "For instance, I might have started the campaign by attempting to cover all our territory, using our nine salesmen. Instead, I picked out two populous Western states and drew a carefully worked-out line that bounded our first season's efforts. This territory I selected for two reasons: First, because it was

developing extraordinarily fast, a fact I proved by first-hand statistics; second, because our competitors seemed particularly neglectful of its special opportunities. Here, then, was our opportunity!

"I went back to New York and called in three men I had chosen for the purpose in view. Since our little dinner, all our traveling men had been doing very much better work; these three especially had proved the truth of my theories.

"Now I took these men up to Massachusetts with me, and we all spent a week in the tool factory, studying our goods and the process of manufacture. We got a wholly new light on this aspect of the business, and I can say that this one week's time was worth to our house many hundreds of thousands of dollars ultimately.

"At last, after several months of preparation, we were ready to spring our coup. My three salesmen were down in their new territories, with strong inducements to do their best work. The local newspapers down there came out with the manufacturer's ads, and we used the street cars and other special advertis-

ing mediums. The trademark name — my own conception — was very attractive and was featured as heavily as possible.

"I have already told you some of the novel methods that sold goods for me at Blankville. These selling schemes I now adapted to this special line of tools, and my three lieutenants — who were now thoroughly saturated with my history and my ideas — proceeded to saturate the local dealers down there. Thus all over that territory began one of the most extraordinary selling campaigns I ever engineered. The best of it was that it did not run up a prohibitive expense, either for my house or for the manufacturer. The local dealers were spurred by legitimate hope of gain to undertake the heaviest part of the work. That is the advantage of a properly built organization. The men at the top of it plan; those lower down execute."

"No business can achieve great success," said Hopkins, "when the management has to do the detailed work as well as to engineer the thing."

"Here 's another point," continued Barnes; "another point that I often observe in unsuc-

cessful wholesalers: they fall short because they don't understand retailing. What is wholesaling, anyway, but a step in retailing? If all men in the retail business knew how to sell goods the manufacturer and jobber could afford to lie back and merely supply those goods; but, with only one man out of ten really competent to do the actual retail marketing, the problem for the wholesaler is to educate the retailer and ginger him up.

"Well, we did educate those fellows and ginger them up until they were almost as enthusiastic — some of them — as I had been at Blankville. We tried to make every hardware store in that territory reflect as closely as possible my old Blankville headquarters. A wonderful story that Blankville tale was to those hardware men — a story that never grew old. We proved it to them by indisputable evidence. One day one of these dealers came to New York and I took him up to Blankville in person, and on through the whole chain of stores. He went home immensely enthusiastic. Then I hit on a new selling scheme. I announced to the local Western dealers that my house would pay the expenses of a trip

to New York whenever one of them attained a given volume of sales in tools. Whenever a dealer took advantage of this offer I conducted him straightway to Blankville and the chain. This, indeed, was my chief motive. My former employer was quite willing to let us go over the comparative statistics of our growth and to let me point out, by means of the books, the results of our most notable campaigns. In every instance the Western dealer went home with his selling instincts thoroughly aroused and — better still — with a new stock of definite selling schemes."

"There is nothing that wakes up a man like success — the success of another fellow presented in concrete, understandable form," opined Gale.

"I had many selling schemes during that campaign." Barnes went along with his narrative. The hour was late, but not one of us wanted him to quit — not even Dorothy. As for me, I could have stayed there all night and heard Barnes talk, for his was a selling story that came very close home to me. My life problem, you know, is selling goods. I sell both at retail and wholesale, and since I 've

known Barnes I 've added twenty per cent to my firm's business. "I had many selling schemes," he repeated, "but always, so far as I could direct them during that particular campaign, tools were the chief feature. Of course my three traveling men sold a general line of hardware, and a very substantial line it proved to be; but all the fireworks were concentrated on the tools. We featured kits of tools in numerous varieties; we engineered all sorts of special sales; we reached out and got our irresistible grip on the farmers, on the butchers, on the builders, on the city householders, on the workshops, on the schoolboys.

"We kept the names of all customers who bought our tools, and followed them up with propositions they could not ignore. Did you ever stop to think that the average house seems to consider a sale a closed incident? How many hundreds of strangers have you seen go into a place of business, buy something or other and walk out, never to go back again? Imagine yourself the owner of such a store. You would n't have known how to follow up these customers, had you wanted to do so, because you let them get away without revealing

their identity. Of course, if you had gone about it bluntly to find out a customer's name you would have offended him, no doubt; but there are always fine little schemes by which you can accomplish such things. When a man bought a saw, for instance, our dealers asked his name and address so that he might have a chance to draw a certain neat litle kit we were offering at some fair or picnic or entertainment. Then we kept in touch with him if we considered him worth while. The lists we built up in this way proved invaluable in that campaign and subsequently. We made our customers come back again and again to buy our goods.

"I wish I had time to tell you what we did to build up sales in other lines aside from tools, but perhaps you can put two and two together. We followed the tool campaign in this same territory with a cutlery campaign, and meanwhile we jumped over into another territory with our tools. Then we came along with a special line of cooking utensils, a line of builders' hardware, and so on — continually adding to our selling staff and crowding the enemy's lines harder and harder. Oh yes —

the enemy came down upon us in full force, once the opposing generals realized what we were doing; but we had a pretty good start before the other side really woke up.

"Our business grew — slowly at first, but faster as our organization gathered force. At the end of five years from the time I took it, it had doubled in volume; at the end of ten we were selling twenty times the quantity of goods we had begun with when I went down there from Blankville."

The train was slowing down for some station and we could feel the vibration of the air-brakes on the wheels.

"I reckon that's about enough," Barnes concluded, with a short laugh. "I need only say, in addition, that ten years ago a certain group of capitalists came to me with their plans for a huge undertaking. It was a tremendous thing, calling for the highest selling abilities any man could give. In return, it offered me the possibility of a fortune beyond anything I had dreamed of.

"I sold my interest in the hardware company and embarked in my new enterprise. To-day, as you know, it stands as conclusive

proof of my assertion that a man's chance in business is just about what he sets out to make it. In building up my present business I have merely elaborated the scheme of selling as I have outlined it to you. You have some conception, perhaps, of my success of to-day."

I imagine that millions of consumers in the United States and abroad have tolerably correct ideas of Barnes' success; but few of them have any conception at all of the manner in which that success was obtained. I wish a million men could have heard the tale from the lips of this business master!

Chapter IX

MEN WHO WIN

IT was well along toward eleven o'clock, but there was no sign of drowsiness in the observation-smoker when Barnes concluded his narrative. Instead, there was n't one of us who did not wish to hear more. Indeed, our original circle of seven had been augmented by a score or more of outside auditors. The passengers on the Overland Limited were just awaking to the fact that a serial story of business success was in progress. I had been facing the rear of the car, and now that I turned I was surprised to observe that in the group of listeners back of me were several women. Dorothy Dowe had no cause to feel out of place.

Now at first it struck me as odd that women should come there and spend an evening listening to a talk of this sort. With Dorothy

the case was different, for she was a special guest by invitation — and her father was there. But these other women — and among them I saw a number of most charming young faces — were on hand uninvited; nor did they show any inclination to go away, now that Barnes' story was done. They, too, wished another installment of the serial.

In reality, there was nothing odd about this. On the other hand, as I perceived when I reflected upon it, the interest displayed by the women was most natural and thoroughly feminine. We seven were men who had won.

Is there any story more absorbing than that of the man who wins? Is there anything better calculated to grip the interest of women, as well as of men? And no battle has more action or spectacular incident, or is more replete with heroic deeds, than this mighty contest we call business! It is a war that rages about us daily; whichever way we turn we see its victories and its carnage, its blood and its glory. Its soldiers swarm about us — some returning from the front wounded and worn; others marching to the fore with banners waving and fifes shrilly playing. The flags flutter

all around us. Yet how little of its real inner history do we get! How scant is our knowledge of the actual story itself!

And then Dowe had spoken with the deepest wisdom when he said that through every business ran the current of a romance — the story of a woman's love and a man's. It is always the women who cheer the maimed but victorious veteran when at last he comes home from some battle; it is always the women who wave their farewells and weep over him when he goes forth again. Yes, the whole struggle is carried on for the women. To gain women's love men go out and win — or go down to their deaths!

So I repeat that the presence of the women in the observation-smoker that night was only logic. And even had Van Dyke and Rittenhouse been on the Limited, they would have been sadly out of place in the smoker; they would have had no place there among men who had won or were fighting to win.

I don't know just how it came about, for I was talking with Dorothy for a few minutes and gave no attention to what went on around me; but presently Dorothy's father spoke to

us and suggested that we postpone our side-talk, because Frothingham had agreed to tell his story that night. I was secretly pleased, as no doubt you imagine, to see the color that came in the young lady's face when she found that the audience had been waiting for us to be silent. The fact, I thought, was rather complimentary to myself.

Another thing I discovered: the women in the observation-smoker had voluntarily proposed that the men light their cigars. I must have been immersed in my conversation with Dorothy not to have heard this!

So we did light our Havanas, and asked the porter to open the ventilators just a little wider. I remember that Frothingham's cigar was very large and almost black, and gave forth smoke like a locomotive's — as perhaps befitted a railroad man who had climbed a steep and tortuous grade.

Frothingham's story was, indeed, one for women to hear. Of all the success-tales that were told on that overland journey, it was, perhaps, the one best calculated to hold women listeners. The influence of a woman ran through it from beginning to end.

I think I have spoken of Frothingham's eyes — black as coal — but I have n't given you much of a picture of him. He is a man of large frame, yet with no surplus weight. His shoulders are unusually broad, and he holds them erect and square, as if he were ready on the instant to fall into step with a regiment — at the front, it goes without saying. His head is large, and his hair, which is still plentiful, is as black as his eyes. These two attributes alone — hair and eyes — mark him as a commanding figure; yet the strength in his face would be there were he as bald as Dowe or had eyes as blue as a violet. He wears no beard, and his face, at first glance, seems oddly boyish. Indeed, one might take him for a man in his thirties instead of one in his fifties. A close student of physiognomy, however, would know from indubitable signs that his battles had reached over decades. Of course you know, if you know anything at all about Frothingham, that he attained prominence early, and was a magnate at forty. To-day he owns railroads in twenty-odd states, I believe.

CHAPTER X

SUCCESS BY THE RAILROAD ROUTE

"THIRTY years ago," said Frothingham, when Miss Dowe and I had suddenly relapsed into a confused silence, "I was a brakeman on a railroad running into Jersey City. I braked for several years on freights and finally was advanced to the passenger service, if advancement I may call it, for I received no increased pay. Further advancement, however, was so slow in coming that I almost despaired; more than once I came near quitting my job to hunt up something that would give me a better show in life. I liked railroading, but to ride up and down the line daily for five long years at fifty dollars a month or thereabout was not in keeping with the ambitions of a chap in his twenties. Besides, I had married and established a home at a division headquarters about a hundred

and fifty miles from New York, and I did n't see how my increasing necessities could be met on such a meager salary. It was up to me to strike a lead somehow. Either I must quit railroading or secure a promotion.

" I thought the proposition over very carefully and my wife and I talked about it earnestly. She suggested that I go to the superintendent and explain that I had worked for years in a humble capacity and deserved something better — really needed it. I could tell him all the things I had done for the railroad and, by thus showing what a good man I was, force myself on the superintendent's attention.

" This seemed, at first, a fine idea. I would do the thing before I made my next run, I declared. So my wife laid out a white shirt and my reserve uniform, and off I started. In less than hour I was back home.

" I well remember how anxious my wife's face was as she met me at the door. ' Well? ' she asked, as she came down the steps toward me. ' Did you get into the superintendent's office, John? Did you see him? '

" ' I got only as far as the door,' said I. ' You see, Mary, I sort of lost my nerve while

I was waiting outside on the bench. I — I was trying to think up the speech I was to make to him; and somehow I could n't frame it up to suit me. I — well, to tell the truth, Mary, I got up and ran away.'

"I saw the tears of disappointment and vexation spring to my wife's eyes. Upstairs in our cottage the baby was crying. I glanced about ruefully upon our meager little home. Everything spoke of our need of money.

"'Oh, John!' the poor girl cried — 'Oh, John! I really thought you had more nerve!'

"'Well,' said I, sinking into a chair with a sigh, 'I 'm not so sure that it 's nerve I lack. Maybe it 's something else. You suggested that I tell the superintendent all the things I had done for the railroad. Now that 's just where all the trouble lay. When I came to framing up my speech I could n't think of anything I 'd done — not one solitary thing, Mary, beyond the things I was forced to do.'

"'But, John,' she protested — 'But, John, you know you 've always been faithful! How can you say such things about yourself?'

"'A dog can be faithful,' said I. 'Now I tell you, Mary, I 've got a hunch that I 've

gone about this thing from a wrong philosophy. Before I hit the old man for a better job, I 'm going to do something that he can see for himself!'

"Mary went upstairs to quiet the baby and I fell to thinking.

"I kept on thinking that day while I was out on my run. My train was a fast one; at some of the stations we stopped to discharge passengers from a distance, but not to take anybody on. At these stops we almost always had a lot of trouble with people who mistook our train for the local following it. To prevent their getting on, we had to use the whole train crew to bar the steps. Our conductor was a grouchy old chap — a good railroader, but a poor man to handle people diplomatically. Many a time I had seen him confront anxious travelers at these discharge stops and, without explaining, merely grunt: 'Nothin' doin'!' Sometimes he had to fight with them almost to keep them off the train.

"Well, I had fallen pretty much into the same habit myself — so had the rest of the crew; but now, on this particular day, a new light came over me. I wanted to do something

for the railroad out of the ordinary, so it occurred to me to begin with politeness.

"'This is the special limited, madam; it is not allowed to take passengers from this station. Will you please wait for the local? It'll be along pretty soon.' This, or something like it, was the way I commenced to act upon my new philosophy.

"About a week later the superintendent was on the train. As he walked up and down the platform at one of these troublesome stops, I saw him glance at me sharply as I explained, with rather extraordinary elaborateness, that local tickets were not good on the special limited. I knew well enough that my bearing and politeness were unusual on our line. At that time the officials of the road had given the finer points of personal contact little thought.

During the following month I broadened my scheme; I watched for opportunities on the train to bestow little attentions on passengers. I looked after the ventilators more carefully, opened and shut windows, carried baggage for women and old persons; and quite a good many times I had occasion to re-



"I watched for opportunities on the train to bestow little attentions on passengers"

fuse tips. I was after bigger game. My philosophy was to serve the company; and if incidentally I served the company's patrons I was not the sort to take money for it like a servant. This view of the thing never seemed to occur to my associates on the railroad, and I was subjected to much good-natured raillery — and some that was not good-natured — because of my altered demeanor. Mary and I talked it over, and we kept our counsel.

" ' It 's like this, Mary,' I said, one night at supper: ' if only I can make myself stand out conspicuously in the eyes of the officials something is bound to come of it. In the past I 've been only one bean among a bushel. Now I 'm a different sort of bean, you see. I 'm getting away from the common lot.' "

" To succeed, one must always do this," said Barnes. " But there is one important thing to consider, gentlemen: simply being a different sort of bean will not of itself bring success. The bean must be better, as well as different. A black bean among a lot of white ones may be conspicuous, but when you eat it perhaps you 'll find a hard kernel inside that 'll break off your tooth."

"True enough!" Frothingham agreed. "But I was n't a black bean, Mr. Barnes. You will observe, as I proceed, that my flavor improved and that I had no hard kernel for people to bite on. Well, I was speaking of Mrs. Frothingham, and of our conversation at supper that night. 'Yes, John,' said she, as I passed up my dish for another serving of prunes — we were long on prunes in those days — 'Yes, John, you are getting away from the common lot, and since you 're making yourself agreeably conspicuous, you 'd better wear your reserve uniform after this and get another for emergencies. It won't pay to look shabby.'

"So I spruced up and, altogether, became quite a Chesterfield.

"Among other things I did under my new philosophy was to announce the stations so that every passenger in the car could hear. Instead of standing on the platform and yelling to no purpose, I walked the length of the car, calling the stations repeatedly. One day, after I had done this, an old gentleman summoned me. 'You are the first brakeman I ever knew who called the stations properly,'

he said. 'It is evident to me that you have the right sort of intelligence and energy. I 'd like to have your name.'

"I gave it to him, and afterward I learned that he was one of the directors in the company. It was only a week later that a special messenger came to my house one night with orders to take out number six, at eleven-fifty-five, as conductor. A proud moment it was for me when I gave the signal and swung myself aboard.

"Well, I was happy enough for a time, but Mary said to me one day:

"'John, you must n't stop where you are. Now that you 've learned how to get a better job, why not try for trainmaster? Don't become a mere bean among the bushel again; you 're smart enough to be president of the railroad some day — you know you are.'

"'I 've been thinking about that too,' said I — 'there are beans among conductors as well as among brakemen. I think I 'll have to turn myself into a radish, so they 'll pick me out and put me in the radish class.'

"So I set about giving myself a distinction as conductor. Mary and I often planned it

out and reduced our philosophy to actual fact. 'John,' she said, 'you must get the reputation of being the very best and most agreeable conductor on the line. Are n't there lots of times when you can help the passengers plan out their connections and routes, and things of that sort? Can't you help them about deciding on hotels? And say, John, could n't you do something to make traveling pleasanter for folks who don't ride in Pullmans? When I 've been on the cars myself I 've often longed for a pillow to put against the back of the seat and a place to wash my hands — and things of that sort.'

"It was not always easy to keep up my Chesterfield atmosphere; but, with my wife's encouragement, I did it. I got the reputation of being the most popular conductor on the road, and it was n't long before I could see that the higher officials had me singled out. They talked to me when they traveled over the line and I knew they were pleased with me.

"The trainmaster, too, classified me as belonging to a species out of the common run of conductors; but even he did not know that I was really a sort of actor — that, had I fol-

lowed my own inclinations, I should have remained a bean instead of becoming a radish. To be a radish, in other words, required a distinct, conscious effort, steadily maintained. This, I take it, is what some men in trade call a business policy. It is what every man must have if he makes the most of success.

"One day, when the general manager was on my train, I suggested to him the ideas my wife had originated — washbowls and pillows. He laughed at first, but the next time I saw him he said he had laid the matter before the president, who was much interested in building up our passenger traffic.

"It was not a great while before some of our coaches on the long runs were equipped with these conveniences. One day I observed a woman passenger tying a newspaper about her hat before she put it on the rack — and another idea came to me. When the general manager went over the line on my train next time I suggested furnishing large paper bags for protecting women's hats. This was a clever thought, he agreed; it was one of those little conceits the president was looking for in his efforts to make our road distinctive. The

plan was adopted, and I know it brought many hundreds of dollars in traffic to our company within a year. I talked with group after group of women on my trains who told me they had selected our route because the cinders on the other lines were so harmful to their hats.

"Another time I noticed a passenger tugging at one of our awkward wooden window-blinds, and I suggested to the president himself, who came over the line next day in his private car, that we substitute the sliding-curtain. This was done as fast as possible.

"In these days I grew into the acquaintance of those above me and had the satisfaction of knowing that I was contributing in a material way to the success of our railroad. Not all my suggestions were adopted, but I had gained the reputation of being a man with ideas worth cultivating.

"I was not surprised, then, when I succeeded to the position of trainmaster, the former incumbent having been made division superintendent.

"'Now, John,' said my wife that very night, 'you 've got among the radishes at last, but

you must n't stay there. You 've got to change yourself into a — well, a cabbage.'

" ' Not quite so fast, Mary,' I answered; ' I fancy I 'll have to be a turnip first.'

" The problem now seemed harder than ever. What could I do as trainmaster to make myself stand out above all the trainmasters on our road? Yet, if I meant to go about deliberately to lay my wires for another promotion I must draw the attention of the management in some consistent but non-spectacular way. I must steadily hammer home the fact that I was delivering every day a stock of ideas that benefited the road and made me more valuable.

" I looked about on my fellow trainmasters and analyzed them. They were good, capable fellows; but, as I came to know them — personally in some cases and through their work — I could not discover in one of them any evidence of the philosophy along which I myself was working. Not one among them seemed to stand out conspicuously as a high-grade man. I tried to imagine myself in the position of the general manager, surveying these men in a quest for executive ability.

Which one would be most likely as a candidate? Mary and I discussed the problem, and she closed the subject by saying: 'John, they're all radishes and all just alike; you really must be a turnip.'

"I thought about the problem all day and night. It was a great game I was playing. I had won so far and I meant to go on winning. We had moved out of our tiny cottage now and had an eight-room house. Things were coming my way, including a bank account.

"'Mary,' I said one evening, 'I've got a splendid idea for a new signal code, and if it weren't for butting in on that cranky engineer of signals I'd propose it to the company; but that chap is sore at me already for being too busy, as he says.'

"'What department is he in?' asked my wife.

"'He's under the chief engineer of maintenance-of-way,' I explained. 'I don't like to antagonize those fellows, but—'

"'Go straight to the chief engineer of his department!' interrupted my wife. 'It's just the chance you've been looking for.'

"So I went — and the ultimate result was a radical change in some of our signaling methods; but by doing so I aroused the jealousy of more than one man and made some enemies who afterward influenced my life very much — for my own betterment.

"Well, that signal idea was only the beginning. I evolved a lot of ideas on railroading and I set to work to study everything that would help me. We were doing a good many things in those days rather crudely. If you will look back you will see what vast strides the railroads have made in every branch of the business. Did you ever stop to consider that somebody thought out, with infinite study and slow evolution, every one of the improvements? Yet I can turn back in memory to my associates of that period and call off man after man who never contributed anything worth mentioning to the march of progress. And among those men were none who ever got very high up.

"One day during that period I heard a young locomotive engineer boast that he often ran past signals when he was sure they were only matters of form. This set me thinking,

and I proposed to the division superintendent that he make a 'surprise' test to discover which engineers were in the habit of doing this. Observers were stationed where they could keep a systematic watch during a certain night; the result was astonishing and alarming. The discipline was immediately drawn very tight.

"On another occasion I worked out a plan by which a change in our time-schedule enabled us to obviate chronic congestion on a certain division. On this division it was not uncommon to hold freight trains on sidings for six or eight hours at a stretch. This was not my business, strictly speaking; but I was working on the theory that anything was my business when it benefited the road. I was always looking for these neglected problems. No matter what your calling, you will always find plenty of them. Why, I can go into almost any business establishment you may designate this moment and find, within half an hour, just this sort of material to work on. Why don't men see their opportunities? My own success has come from analyzing opportunity.

"Once, when I had occasion to spend half

a day at a town on our line, I found myself analyzing the layout of a new station, work on which was just beginning. I could see very plainly that the depot was to be built on the wrong side of the right-of-way. As soon as I had a chance to see our architect — who was on the staff of the chief engineer — I mentioned the matter to him. He became very angry and told me bluntly to mind my own affairs.

"I related the incident to my wife that night. 'Well,' she said, with genuine logic, 'if it really were n't your affair you could afford to drop it; but, since you expressed your opinion purely for the good of the railroad, I think you 'd better take the matter higher up.'

"I had opportunity to do so within a day or two when I met the chief engineer out on the road. He listened to my suggestion and, after some consideration on the part of those at the very top, the station was built on the other side. The wisdom of this has been demonstrated ever since, for the strategic site of the new depot enabled our road to get many passengers who were brought to this town by the

trains of another railroad and had the choice of two lines to a common terminal.

" Of course this was n't any of my business either. The architect became another one of the little army of enemies I was making. He was a narrow man and I did n't worry much over him.

" I had a similar experience with the engineer of tests when I suggestd the necessity of doing something differently. I felt certain that disaster would result unless the methods of testing were changed; and, instead of crawling into my shell after being rebuffed, I saw the general superintendent of motive power. The engineer of tests was furious, but — Well, I was making myself a turnip, and I did n't care. In the midst of considerable friction I was steadily forcing home a lot of ideas that earned the company money — and, I believed, saved lives. I knew, too, that the company had me singled out as a man out of the ordinary."

" When a man singles himself out and gets into a class above the ordinary," declared Barnes, " the company, too, is bound to single him out. When a college professor takes his net

and goes out to catch bugs, he does n't bother to catch the commonplace ones; he keeps his eyes open for the fine bugs, every time."

"Ah!" spoke up the usually silent Gale. "He wants the fine bugs, Mr. Barnes, but often he does n't catch them because he has n't the right sort of net."

Now this struck a responsive chord in my own experience, and I began to say something about my specialty in business, organization; but Dowe politely interrupted, after I had talked for a minute or two. He reminded me that Frothingham had the floor. At this I shut up rather suddenly, a bit piqued, I confess. But the next moment Miss Dorothy looked at me with a smile in her eyes — just the sort of smile I had seen her bestow on her father when she spoke of Van Dyke. After that I had no desire to talk organization, and for a few minutes I lost the thread of Frothingham's narrative. I 'll go on with it, however, at the point where I picked it up again.

"I had been thinking about all these things quite a while," he was saying, "when one day I said to Mrs. Frothingham that no matter how much these fellows knocked me, I

did n't mean to be held down by enemies and jealousies.

"'I suppose,' said I, 'that I run some risk of crowding myself in too fast, but I don't think there 's a great deal of danger so long as I show that I 'm vitally interested in the road — that I 'm not a mere crank. And just as soon as I feel that the men over me no longer want ideas which I know to be sound to the core, I 'll quit my job and look for one on some other railroad.'

"I was promoted sooner than I expected to the position of division superintendent. It was now up to me, as my wife put it, to get out of the turnip class and parade myself as a cabbage in the turnip patch. I was n't long in doing this, for I had seen very clearly the chief faults in the organization under me. This was especially true of the station-masters, station-agents, baggage-agents, train-dispatchers, operators, levermen, and other minor but really important cogs in our operating machine. A good deal of attention had been given to larger matters and not enough to lesser ones. I have always gone on the theory that the little things make the big betterments.

" There were a good many divisions on our road, and I got very well acquainted with all the division superintendents. Here, too, was a lamentable sameness. Of course, when there is no particular choice, chance usually must determine the selection of a man for advancement. Each one of these division superintendents wanted to be advanced, and pulled his wires accordingly. Not one of them, however, pulled the wires as I was doing. The more common way was to work along the lines of personal friendship. My way was to deliver more goods to the company than any of my associates.

" But pretty soon I began to see that I was really running into the danger of which I had spoken to my wife — I was crowding the thing rather hard. In reorganizing the staff under me and tightening the lines all through, I was doing many things that lacked precedent. From long practice in the art of analysis I had come, almost unconsciously, to be original.

" Our road at that time, for instance, placed the levermen and tower-repairmen directly under the supervision of the master mechanic

of the division. I removed these workers from the master mechanic's direct command and placed them under the chief operator. I created a new position — that of general foreman of locomotives — and thus took from the master mechanic another phase of his immediate power. In other instances I recast the scheme of organization and drew up exacting and definite outlines of duties.

"All this stirred up a lot of opposition under me and unpleasant comment on the part of other division superintendents. Some of them were fair enough to concede that I was working along the right lines, but others knocked me hard, declaring that I was merely trying to make myself strong without really accomplishing anything for the company. I had always been a four-flusher, they said, and had secured my advancements that way.

"I was pretty well used to this sort of thing — and so long as I had the general superintendent with me, as I did have, I was n't worried; but just about that time the general superintendent resigned to become general manager of another road.

"The new general superintendent was re-

cruited from outside. In those days we were sadly remiss in developing our own organizations. I, of course, felt that some one of the division superintendents should have been advanced or, at least, that the vacancy ought to have been filled from among our own executives. To-day the tendency is strong in that direction; and the closer the management hews to the principle of self-perpetuation, the better the results. Down in my heart I felt that I was entitled to the job and capable of filling it. I had more logical reasons for this belief than some of the other division superintendents had for expecting advancement.

"For a time things went very badly with me. It looked as if my philosophy were all wrong — that being a cabbage in a turnip patch was about the worst possible policy. The other division superintendents were all inconspicuous chaps, without any pronounced ideas; and now, with a new chief over them, they hunted their holes, as it were. Every one of them was afraid to draw attention to himself, lest he be discovered and fired. My friends advised me to subside and quit stirring up new problems to worry the management.

" ' It looks to me,' I said to my wife one day, ' that it 's pretty nearly time to put that threat of mine into execution. I 've either got to quit my job or else metamorphose myself back into a turnip. My enemies have been busy on the general superintendent, and he 's turned against me. He is n't familiar with my history and he 's not in touch with my ideas. He 's upsetting the new scheme of organization I 've been trying to install on my division and he won't listen to me.'

" ' Then you 'd better quit at once,' she advised.

" Next day, while I was still thinking about this advice, the master mechanic came into my office. He showed me an order from the general superintendent restoring the levermen to his immediate command. This bit of paper he thrust under my nose in an insulting manner and remarked: ' Here 's one of your crazy schemes exploded — and it is n't the last! '

" So this, then, was a fine example of the organization I had created so studiously and with sole regard for the company's benefit! This was what I got for parading as a cabbage

when I might have gone along very comfortably as a turnip, without attracting any attention.

" However, it was too late now to crawl into my hole, even had I felt so disposed. As a matter of fact, I never had felt less like it in all my life. I am something of a fighter in more ways than one. Thanks to the new general superintendent, my house was crumbling about me; but I was more confident than ever that I was right. I knew I had goods to sell that had a high market value; every man of ability has salable goods these days. Executive ability is at a premium; but no man ever sold his ability at its value by crawling into a hole.

" The master mechanic, however, did crawl into the gloom. He was a big chap and rather muscular — but so was I. Before he knew what was happening I had him by the slack in his trousers and by the neck, and literally threw him downstairs.

" ' Now go ahead with your underhanded work! ' I called after him as I heard him hit the lower landing. ' But before you begin it, just go round to the paymaster and get your

money. You 're no longer in the employ of my division.'

" That night I got aboard the Limited and went up to general headquarters. Next day the general superintendent and I had it out. The general manager came into the superintendent's office in the thick of it, accompanied by the first vice-president, who was in charge of the operating department of the whole system.

" There was nothing in the nature of a personal quarrel, but I confess that I reviewed with some heat the existing situation. I told the general superintendent that I had almost decided, at the time the master mechanic caused the scene in my office, to resign. I repeated what I had said to my wife about quitting rather than stultify my ability to serve the railroad.

" ' But, sir,' I went on, ' I have changed my mind about resigning. If I quit this railroad I quit it under discharge. I go down fighting. And if I remain I shall claim the right to use my brains in every possible way for the benefit of the company. I shall not force my ideas on you, sir, but I shall not have you say to me



"But, sir, I have changed my mind about resigning"

that you don't want any ideas. I shall not have you treat me in utter contempt, as you did when you countermanded my orders and sent the master mechanic to disrupt the organization.'

"Then I calmed down somewhat, as he grew purple in the face, and outlined for him my scheme of what a railroad organization ought to be. I showed him where a hundred opportunities for profit lay concealed even in the most lowly switchman or shopclerk. I gave him my reasons for recasting the organization as I had done it, and explained what I hoped to accomplish in the future if I remained. I was not doing all this specialized, laborious thinking for my own amusement, I assured him. I was doing it to make my division the ideal one.

"The first vice-president and the general manager heard all this without interfering. When I was through the general superintendent arose and, to my astonishment, offered me his hand.

"'You have put the whole problem of railroading in a new light,' he said. 'I confess that I did n't understand you. I had heard

only the other side of the thing. Hereafter you and I will work in harmony for the benefit of the road.' He was really a broad-gauge man who had been led astray by designing men.

"When I told my wife about all this she laughed in a way that was almost hysterical. I could n't just make out what she was laughing at until she sputtered: 'John, for a cabbagehead, you 're certainly all right!'

"A couple of years later, when the general superintendent was made general superintendent of transportation, I knew that I was slated to succeed him. There was n't another division superintendent on the line who had the ghost of a chance, though several of them thought they did, and howled 'favoritism' when I sat down at the general superintendent's desk.

"It was now about a decade since I rose above my brakeman's job, after my five years of stagnation there. Every step in my advancement I could trace to the definite philosophy I had been following — the philosophy which urged me on continually to get above the common level in whatever I under-

took. At heart, I was not conceited enough to believe that I possessed any wonderful talents beyond those of my fellows. I had walked up over a lot of them only because I had consciously set myself apart from them. I had done this, too, in ways that invariably drew the attention of those who must advance me. It had all been a great game with me, studied out with as much labor as if I had been playing a long game of chess with big stakes. The hardest thing about it was the everlasting difficulty of holding it down to the fundamental principle that, no matter how I made myself conspicuous, it must be in some manner that benefited my employers primarily and not myself. I often had to strangle the temptation to do otherwise."

"That's the philosophy of success — the true philosophy!" cried Barnes, and in his emphasis he leaned forward and accidentally burned my hand with his cigar.

"The very thing that makes men go up!" confirmed Hopkins. "A man must make his employer want him, and want to advance him. He must give his employer more than value received."

"Perhaps somewhat selfishly," resumed Frothingham, "I kept still about having a philosophy. You see, I did n't want to have a lot of fellows imitating me. I had a magic powder — to use the language of the fairy story — which I sprinkled before me in the path that led always higher and higher. If I gave away the ingredients of that powder I 'd find other chaps elbowing me aside. Well, I 'm high enough now so that I don't care.

"And yet I often wondered, and do wonder to-day, that men are so blind about these matters. Success lies in being different from the fellows about you. Anybody ought to see that. Perhaps most people do see it in the abstract, but they can't analyze the thing into any definite philosophy of action. They are not willing to knuckle down to the hard, grubbing detail and planning necessary to work the thing out as I worked it.

"My success has been a constant building of brick upon brick, each brick selected with the one object in view. If I were to start again to-day as a young man, possessing the philosophy of succeeding as I do now possess it, I 'd be willing to guarantee that I 'd walk up

mighty fast in any line of business, whether it were railroading or merchandising, contracting or manufacturing.

"Well, now that I was up among the cabbages, I followed my habitual policy. 'Mary, what would be most conspicuous in a cabbage field?' I asked as I carved the roast one day, soon after my appointment as general superintendent. We had moved again and were now living in a metropolitan apartment, which mode of life was not altogether to my liking. It did not seem homelike or just the sort of place in which to bring up the children. Already I was itching to get along higher.

"'Well,' returned my wife, as she fastened the bib about the neck of our youngest, 'I suppose, John, that a pumpkin would attract the most attention — or perhaps a squash.'

"'A pumpkin has a better shape than a squash,' said I; 'so I reckon I'll perform in the cabbage field as a big yellow pumpkin. Perhaps some of these railroad presidents about the country will see me and pick me.'

"Thereupon I proceeded to broaden my scheme for welding our whole operating department into a closely-knit organization, re-

modeled and strengthened at every weak spot I could study out. Now, for the first time, I was in a position really to look for high-grade executive ability and not mere mechanical ability. Instead of doing most of the detailed thinking myself, as I had done up to this point, I ferreted out men who could think and showed them how to do it. I applied this scheme even to the station-agents and section-gangs. I impressed upon everybody under me that our railroad must be better and more profitable than other railroads — a sort of pumpkin among cabbages.

"Before a year had passed, I received a telegram asking if I would accept the second vice-presidency of a railroad that touched the Far West. The salary almost staggered me. I knew there was no present vacancy on my own line that could offer such an inducement; so I wired back that I would take the job if the company would let me have free swing with my ideas of railroading.

"This, as I had surmised, was just what the company wanted me for, and we closed the bargain. I went to my new post as chief of operation and transportation."

"Since that time," observed Hopkins, as Frothingham remained silent a minute, "you have had rather free swing with your ideas, I imagine."

There was a general laugh at this. Frothingham certainly was on top in railroading.

"I have," he assented, "because my ideas were sound. A man who once demonstrates his ideas to be thoroughly safe and progressive, can usually swing as free as he pleases. Now, gentlemen, it is past midnight. Let me conclude very briefly. My first venture in railroad ownership was when I purchased, with the backing of a syndicate of capitalists, a small Southern railroad that had been sadly mismanaged. I had seen great possibilities in the property, because it formed a logical link in a chain between the point of supply and that of consumption. It—"

"Permit me to say," interrupted Barnes, "that many a business house stands to-day as a logical link of this sort, yet is so badly mismanaged that it might be bought for a song. If I recollect right, you bought this Southern railroad at a very low price."

"I did; but to-day I would not sell it at a

very high price. I have developed the possibilities within it; I have completed the chain. My success, gentlemen — and ladies, as well," added Frothingham, glancing about the car with a smile, "has been due to my policy of developing possibilities wherever I saw them available to me. And let me repeat that success, after all, is merely the working out of a definite philosophy. Varying conditions, of course, will have more or less effect; but no conditions, short of mental or physical inability, can hold a man down if he really goes about rising."

Chapter XI

IN AN AVALANCHE

THE next morning, soon after breakfast, the top of a mountain fell off and came down the slope upon us. The locomotive was crushed and buried out of sight, and its brave engineer, as well as the fireman, met the tragic fate that comes at times to men who do and dare. The baggage and mail cars, too, were demolished and half a dozen of the crew killed or injured in the avalanche. Fate was kind to the remainder of us; not so much as a scratch did we get.

I often think that the death I should like to meet, when my time comes, is to die in the service of others. No mere monument of stone can glorify a man's name, but the man who perishes at his post needs no other shaft. This heroic engineer of the Limited might have escaped. He saw the avalanche coming, and

could have abandoned his cab and run back up the grade to safety. Instead, he attempted to get the train through the danger, and to-day his wife and children have the solace of remembering him as a man who preferred death to cowardice. And the fireman, no doubt inspired by his courage, went to death with him.

So there we stayed all one day, until at night the rescuers had dug away the great mass of earth and snow, relaid the track, and thus opened a path again through the Sierra Nevada Mountains. The sleeping cars and the observation-smoker were not damaged, and soon another engine was hauling us through the night on our way to the Pacific.

There had been no success-tales that day, and no one was in the mood after dinner to bring up the subject. In fact, the smoker was a place now given up chiefly to solitude. The women in the Pullman cars forward were excited and nervous; and the men, for the most part, remained with them. Therefore I, being a bachelor, smoked in moody silence, while my thoughts roved — well, no matter! And then that confounded astral Van Dyke

came into the smoker and insolently seated himself before me, deliberately turning a chair so that he might face me. I have always trained myself in habits of intense concentration, and perhaps this was why the scene was so real to me, though it was only a figment of imagination.

"Good evening, Gaylord," said the shade.

"Good evening," said I, striving to be polite.

"I am glad I 've found you alone," the fellow went on, and I saw his eyes gleam at me; "I 've been wanting all day to ask you a question, but I scarcely had the opportunity. You and Miss Dorothy Dowe were hardly apart long enough."

This, I knew, was quite true. "Your sense of observation is excellent," I returned, smiling.

"Thank you for the compliment," said he, but I saw his lips quiver in anger. "Now this question —"

"Ask a dozen if you please," I broke in; "but I 'll not promise to answer them."

"There is one question, and one only," he returned, and I could see that his temper was

getting the best of him. "I wish to know your intentions concerning Miss Dorothy Dowe."

I can look back now to that moment and see the whole scene over again, just as I saw it then. What a wonderful thing is imagination! Barnes is right when he says that business cannot succeed without it. Imagination has built all the marvels of the present era. They are nothing but imagination made real through men's efforts. And years ago I saw in my dreams the present-day store of Munn, Moorehouse & Gaylord; I saw it in my visions quite as plainly as you may see it yourself when you go to New York. So, after all, this fictitious duel of words with Van Dyke was only human nature.

Now up to that moment my intentions were not thoroughly codified, but the question put by Van Dyke's shadow filled me with instant purpose.

"My intentions regarding Miss Dowe," I said, "are to marry her if I can. Now be good enough, sir, to cease addressing me!"

He arose rather stiffly, as if stunned, and for a moment stood glowering down upon me. Then he reached over and put a hand on my

shoulder. In an instant I was on my feet, with fists clenched. But instead of looking into the face of the imaginary Van Dyke, I looked into the eyes of my friend Greenleaf. Van Dyke had vanished in the smoke from the latter's cigar.

"I did n't mean to startle you," he laughed, seeing the look on my face. "I saw you here asleep, and I feared your cigar would set fire to your clothing. See! I have just picked it out of a fold in your waistcoat."

I thanked him, and we sat down together. "Greenleaf," said I, somewhat abruptly, when I had accepted the fresh cigar he offered me, "do you know anything about Hooten Van Dyke of New York?"

"I know of him — through the newspapers," he answered, eying me curiously; "and I believe I have heard Miss Dowe speak of him a number of times within the last day or two."

"Have you ever seen anything in the newspapers," I insisted, "concerning a possible alliance between the Dowe and Van Dyke families?"

Greenleaf grew thoughtful for a moment;

then I saw a sparkle in his eyes. "It seems to me that I have," he returned. "I can't just be sure of it, Gaylord, but somehow I have that impression. And you know that Miss Dowe seems to admire him — perhaps you 've observed that yourself."

I must have looked rather black for a moment, for Greenleaf bent forward with a laugh and put his hand on my knee. "You 're on the job," he said; "Hooten Van Dyke is far away. And even were he here, Gaylord, I don't believe you 'd lack courage to meet him on common ground. Miss Dorothy Dowe is a young woman worth fighting for, and you are a man who knows how to fight!"

Yes, I did know how to fight. Since I entered the employ of Munn & Moorehouse as a boy, no man has ever found me lacking in courage — I say it proudly. Had I lacked courage, that fatherless and motherless brood at home would have starved and frozen, I fear. The grim figures that blocked my way daily would have backed me down the narrow aisle of discouragement long before I had opportunity to become a Junior Partner in the reorganized firm of Munn, Moorehouse &

Gaylord. And afterward the ogres and dragons and serpents of business would have vanquished me — had I lacked courage!

So I took Greenleaf by the hand soberly and thanked him for what he had said. " All men have moments when they falter," I told him, " but my lapse has been brief. Believe me, I am Huntington Gaylord once more."

CHAPTER XII

REAL ESTATE WOODCHUCKS

"AT the age of twenty-one," said Montgomery Gale, "I made up my mind I was on the wrong track in life. My job as cashier in a New York cab office did not appeal to me. I wanted, more than anything else, to engage in some pursuit in which I could map out a definite course. Underlying this ambition, I might add, was another motive — Well, you know how it is with a young chap in love."

Mr. Gale thus began his story on the morning following my talk with Greenleaf. We had left Sacramento and our journey was drawing to a close at the rate of perhaps fifty miles an hour. Gale's success-story and my own still remained to be told. I confess I was considerably disturbed at the thought of relating my narrative before the audience that now

filled the observation smoker to its utmost capacity. It seemed as if most of the passengers on the Limited were trying to crowd into that rear car in order to hear the two final stories. Yet I looked about in vain for Miss Dorothy, and I confess that my disappointment was keen. I wanted her to hear these two final narratives — my own especially. It was a tale so vastly different from Van Dyke's that I was sure she would feel its significance. Now I rubbed my cheek ruefully as Gale spoke of being in love.

"Like most young men," he continued, "I had no capital. Like many young men, I was impatient to be my own master. This, I thought, meant freedom.

"Having no money, I looked about for something I might sell on commission. I selected real estate because I had a slight knowledge of that field, gained from a clerkship in an insurance office. Furthermore, real estate seemed a substantial commodity which all people had to use and many persons bought and sold. The man who undertakes to sell goods should be sure he 's got something that has a market worth going after. The other

day a canvasser came to my house and offered me sachet powder. Now that fellow was as far off the selling track as a lot of other men I know. With the public eager to give up its money for goods worth while, they go down to failure trying to butt against the greatest resistance.

"After repeated failures to connect myself with some downtown real-estate office I made arrangements with a broker well up toward Harlem. Later, I discovered that he took me only because he was in desperate straits; he could n't afford to overlook even a forlorn hope of commissions. He agreed to furnish me his lists and pay me one-third of the fees I might bring the office.

"The property we had for sale consisted chiefly of second-class apartment houses, built for speculation. These I tried to sell to men who had more or less money — and perhaps a minimum of real-estate intelligence. My employer furnished me an indifferent list of such men, and for two months I canvassed them without getting even a nibble. Of course we had a few excellent bargains on our lists, but I could make no headway even with these.

Meanwhile I borrowed a few hundred dollars from an old college chum who had a rich dad. This fund, however, oozed away in living expenses — and the glamour of the real-estate business stopped glamouring.

"Now here at the start was something radically wrong. I want to make this emphatic, because upon it hinges the first underlying element of success in real-estate brokerage — and in many other commodities as well. All goods may be roughly divided into two classes. Merchants who sell the first class can catch their customers in the open. Take groceries, for instance. The householder can always be reached because he 's in plain sight all the time. But merchants who sell the second class must get down and dig out their prospects.

"When I was a boy on the farm I used to dig out woodchucks. If I could n't get them out with pick and spade I 'd haul several barrels of water into the field on a stoneboat and drown them out. When I got them into the open the dog and I made things lively for them. Well, there are millions of real-estate woodchucks still uncaught in the United States to-day. The real-estate broker must

remember, however, that his breed of woodchucks cannot be handled like the four-footed kind. They've got to be taken alive and tamed. The majority of men who undertake the real-estate game make a failure of it because they don't dig, in the first place; and, second, because they skin the woodchuck if by any chance they catch one.

"That was just the trouble with me. I didn't locate my prospects skillfully; and when I ran across one I immediately went after his pelt. The art of locating possible customers is a science that holds untold profits; yet in many lines of business I see it almost wholly neglected. I see concerns go into bankruptcy when they are literally overwhelmed with markets they haven't touched. In the real-estate field I know men who look rich markets in the face every day and see nothing! I am going to tell you briefly how I worked the thing out myself; but before doing that I want to say a few words about my first nibble and the events immediately following it.

"It looked like more than a nibble. The bobber went under and I put through a con-

tract for the sale of a thirty-thousand-dollar apartment house. Commissions were higher in those days and my share of the fee was to be two hundred dollars. Cab-office jobs! I rather thought not!

"The sale fell through, however. The purchaser discovered that we 'd been too optimistic in our view of the property. Then in our statement we 'd omitted a few items like contingent vacancies, special assessments, depreciation, and so on. Moreover, our pretty blue sketch showed a street-car survey past the door, but the intending purchaser was unable to find such survey recorded in the street-railway's office. You see, the shrewdness is n't always bunched wholly in the seller.

"To put it bluntly, that parcel was a gold brick. Gold bricks are bad goods to handle in any line of business, but a lot of men in the selling game have n't discovered it. I had n't quite discovered it myself. I tried a few more deals of that sort, but I 'll skip them here. How I pulled through that first year I don't just know. I got an occasional commission on sales and leaseholds, but for the most part I lived by the grace of my friends.

"One afternoon, just before closing time, an old lady came into the office to ask for some honest advice. The stenographer had gone home and my employer was out. Of course our office was n't a crooks' nest — we had n't embezzled any money; but here was a woman —a woman, mind you! — with cash! On the other hand, we had real estate to sell!

"Undoubtedly I needed a commission badly enough; but that innocent old soul put me on my mettle. I had n't talked with her long before I discovered how little she knew about real estate and the factors that influence it. She was contemplating the purchase of a piece of business property and she wished the opinion of a broker who had no interest in the transaction. The sharks had already got a big chunk of the estate left by her husband.

"I got her out of the office as quickly as possible and sent her home with the promise that I 'd make an honest appraisal of the property next day. This I really did. My report fairly sizzled with honesty. The land was badly situated from the standpoint of business development — merchants of the better class

were migrating from the neighborhood; undesirable elements were invading the district. Altogether, the property that had been recommended so highly to her was a sham. By herself she had been unable to perceive these truths.

"I might have sold her another undesirable parcel from my own doubtful list; but the real-estate business had suddenly taken on a new aspect. I saw the dawning of a real opportunity. Here was a person with money who needed, more than anything else, an honest, capable broker. 'Why,' I asked myself, 'was it necessary to sell snide goods to such people? Was n't there legitimate property to be had?'

"I set out to find her a bona-fide investment, and I did find one. This led to the adoption of a new policy on my part; I resolved thereafter to hunt out goods that had real value and markets that I could swing accordingly.

"Let me say, parenthetically, that this is the great field for the real-estate broker today. The nation is full of people with real estate and with money. Two-thirds of them don't know how to handle their property or

how to invest their funds. For every person with capital there are a hundred sharpers. The ordinary real-estate ranks are overcrowded, but there is a big demand for brokers and agents who will unmask the gold bricks and give their clients advice as sound as a banker's. It is the men who do this that get up in the real-estate business. So there are two fundamentals on which I am basing these observations: First, dig out your customers; second, educate them or guide them."

"Digging out customers is an art by itself," commented Barnes. "Our friend Greenleaf here, I imagine, would find more real-estate woodchucks, were he to go into the business, than many men long engaged in it ever dreamed about. Hunting woodchucks is a pursuit that ought to be common to numerous lines of business, but is n't."

"Woodchucks are mean little devils to unearth," said Greenleaf; "that 's why a lot of them escape. When a thing is hard to do, you know, it is n't commonly done."

"Well," continued Gale, "I 'll give you just a glimpse of how I dug them out myself.

I cut loose from my Harlem broker and secured deskroom in the same neighborhood. After some further attempts to do a miscellaneous real-estate business, I realized the necessity — in a field so vast as New York — of specializing. I determined to take up suburban homes and home sites of the better class, holding strictly aloof from all boom schemes. My reason for selecting this class of property was my conviction that a great market lay concealed within the walls of Manhattan apartment houses. I felt sure that plenty of men were living in New York who had both the means and the inclination to live just outside of it.

"I was happy when I got down to this point, for I was doing something definite. That is a big element in success of any sort. I was through with aimless wandering. There is a magic country that hangs over the heads of most men; they see it, though it is above and beyond them; but usually there is a road that leads to it.

"To sell goods, one must first get the goods to sell. So I spent several weeks listing property on which I could get commissions. I vis-

ited all the desirable improved locations in Long Island, Jersey, Westchester, and Connecticut. I wanted only the best and most attractive, and I made a point of securing handsome photographs and, wherever possible, architects' sketches and plans.

"One thing was disappointing. The homes that appealed most strongly to me were not on any lists; they were not being offered for sale. So I made up my mind that this was just the property to get. Whenever I found such a place, I rang the bell and asked the price at which the place would be sold. In one typical instance the wife of the owner was very emphatic at first in her declaration that the house would not be sold at any price. It was a charming home, delightfully situated, and only a year old. I expressed the belief that she and her husband could reap a neat profit if they should wish to sell, and that they could build another home just as pleasant. Well, I 'll tell you in a few minutes what came of this incident.

"Having thus fortified myself with goods worth selling to the class of buyers I meant to go after, I was ready to dig out the buyers

themselves — the real-estate woodchucks, who were down in their holes.

" I had no money with which to advertise, even had I wished to start the thing going that way. I had a scheme of a different kind. I made up my mind to follow up certain classes of men and to eliminate everybody else. There was no use wasting time on people who had n't the means to buy such homes as I had for sale.

" How was I to know? This was a question that puzzled me a good deal, but I solved it by a simple method. From a corporation and copartnership directory I secured lists of names that ran along in a sequence something like this: Executives of manufacturing establishments; executives of wholesale houses; retail dealers; bankers and brokers; lawyers; theatrical managers; prominent actors and actresses; transportation men, and so on. Persons occupying such stations in life, I reasoned, would have the necessary means.

" From the city directory I now secured the home addresses of my prospects. Some of them, I found, already lived in the suburbs; but ninety per cent were housed in

New York apartments. These offered me my field.

"New York now meant something direct and personal. I had brushed aside all the confusing perplexities of its possible markets and had opened up the channels I meant to follow. New York no longer overawed me; I was concerned only with my own particular phases of it. If more men would get into definite channels there 'd be less business astigmatism. You can hammer all round your markets for ten years without making much of an impression; on the other hand, you can often break through quickly if you hammer on the right spot.

"Next I laid out my routes so as to economize time; then I began to canvass. In some places I was turned down rather sharply, but most of the men on my list received me with courtesy. A charm lay in the pictures I carried. Many of them were real works of art, beautifully colored; and they breathed the atmosphere of that magic word, home! I often found men willing to spend hours with me, going over the sketches and photographs. Most of my prospects had been thinking more or less of getting homes some day. Their

ideals differed widely, and you may be sure that I recorded all the opinions and preferences I got. I started a card-index system and within a month was forced to hire a stenographer. This came before I made my initial sale.

"The first house I sold was the one I have told you about. It was bought by a New York manufacturer, who paid sixteen thousand dollars for it, regardless of the fact that it had cost only twelve thousand the year preceding. You see, he wanted it. I had been right in my assumption that the good things would sell more quickly than the gold bricks.

"Now here, you see, were seller and buyer brought together by original methods — both dug out of their hiding places. The deal earned me a fee of four hundred dollars and stimulated my efforts. I saw wonderful possibilities all round me and I realized I was on the right track. During the year I made half a dozen sales. Then I branched out by engaging a salesman, whom I started out on the trail of wholesale executives. In a few months I had several salesmen at work, each

of whom I kept in his own channel of customers.

"Meanwhile I discovered that a good many of my prospects were not keen for suburban homes, but thought better of city houses. This let me into a field that ultimately proved very profitable. For a number of years I devoted myself to it largely, leaving the suburban sales to the organization I gradually built up about me.

"Right here let me say that an organization can swamp a business quicker than anything else — unless it is keyed up continually to the pitch on which the business is founded. Every once in a while I felt the gold-brick atmosphere creeping in; and extra vigilance was required to keep it out."

"A business policy is a hard thing to maintain," Barnes said. "The head of a business is like the director of an orchestra. Even the first violinist will play flat sometimes."

"Yes, and imagination is the greatest fault of the real-estate office. I agree with you, Mr. Barnes, on the general proposition that imagination of the right sort is a good thing for the ordinary business. But in real estate

— well, once in a while the imaginative broker can make enough money to retire him on his income; but in ninety-nine cases out of a hundred he retires without the income.

"Ever since then we've kept up this laborious process of canvassing, though of recent years we've drawn in considerably, because things came our way anyhow. I get out of patience when I see brokers sitting in their offices and waiting for people to come in and buy. I know many real-estate men who devote practically no energy to the art of digging out the right kind of property and then matching it with the right kind of purchasers. These things they leave to chance. Of course it is always easy to find miscellaneous vendors, and haphazard vendees will often come when you whistle; but the sales that really build up a business must be worked out by actual science.

"I found a good many ways to dig out customers. For instance, men and women are continually inheriting property; hence the surrogate or probate records are most valuable. In New York we have a good many lists of names furnished us by agencies;

but I 'd like to impress the fact on unsuccessful real-estate men that mere lists are not worth much. The broker must get under the surface. He must classify the names according to the kinds of property most likely to find a market, and then he must follow intensive methods in getting further information about prospects and in canvassing them. Above all, he must offer them sound investments.

"To tell you of all the lists and records I kept would be impossible, but here, for example, is one: I kept a book I called the Advancement List. In it were the names of all the better-class employees I could get hold of in the particular lines of business I was following up. At intervals of six months or oftener, I sent out men to ascertain the names of employees advanced to better positions. Then I revised my lists in the Advancement book, entering the favored names in columns bearing such headings as Credit Man, Purchasing Agent, Department Manager, and so on. In one instance the chief cost clerk in a large factory was made general manager. Through my system of follow-up, I discovered this important piece of news and

promptly recorded his name in the list where it belonged. You see, he had become a prospect of a wholly different character. As a cost clerk his salary was only one-third what he received as manager.

"There was n't another real-estate office in New York that had this man on a list. He was my exclusive subject and I sold him a fifteen-thousand-dollar home. Afterward he became president of his corporation; and, on his own account, he invested conservatively in New York business property, making a great deal of money. Throughout he remained my customer.

"For a long time I kept a peculiar list that I called The Graveyard. It comprised the names of men in poor health — men, of course, with means. Some of these names I got from the newspapers, some from my friends, some from the reports of salesmen and canvassers. When such a name came in I classified it and entered it on a card. This list panned out many profitable sales. One day I received a report from one of my men to the effect that a certain financier had complained of insomnia and nervous disorders.

Now the sea is the place for such men; this man had lived most of his life in the heart of New York. I assembled a lot of specially made photographs and drawings and called on my prospect in person. He was in bad humor when I reached him, but the pictures caught his attention quickly. Ultimately he bought a fifty-thousand-dollar home on the Long Island shore.

"I have told you, of course, only instances of success. There were failures — plenty of them. There were discouragements and periods when it seemed as if the bottom had dropped out of everything; but the markets were always there, and my aggregate success came from everlastingly digging them out.

"The markets are there to-day; they will be there next year and next generation. The real-estate markets are everywhere — in city, town, and country. Almost anywhere the real-estate broker goes he walks over hidden woodchucks."

"Of course every man must be the judge of his own opportunity, no matter what business he may be in," said Barnes. "If there are n't any fish in the water it won't pay to go fishing.

I 'd advise every man, no matter what his line of business, to study his markets before he locates. This is a preliminary commonly left to chance. If a fellow must fish all day for one shiner he 'd better haul his boat on the bank and strike across country to some other lake; but often the trouble lies in the bait, not in the lake."

"You put it well! Business success follows certain general principles, regardless of the particular goods handled. But I 'm speaking now of real estate. It 's important in the smaller communities, just as it is in the large cities, to classify the people from whom a broker expects to draw commissions. They must be taken out of the conglomerate mass of population, from whom no profits are probable. This accumulation of names and the process of keeping the lists up to date give a direction to sales that cannot be secured in any other way.

"I know one broker in a small city who carefully clips all the local newspapers in the towns adjacent; every item that indicates a possibility for a sale is regarded as legitimate material.

"Then he subdivides the different classes of prospects, each class in a separate card list. School-teachers, for example, comprise a list that he follows up conscientiously, because teachers usually have a little money and are buyers of the right kind of real estate. Doctors and dentists, he finds, are good people to have as customers, not only on their own account but because they are often the confidential advisers of many persons.

"Merchants, clerks, bookkeepers and working men all mean something different to any enterprising broker. Not only does he find out the needs of each class, but he goes after the individuals and makes a record of the ideas and preferences of every possible prospect. For instance, some people in buying a home are influenced by architectural lines; others want a square house with an attic; others a bedroom on the first floor, or a sunny kitchen, or a music room. Yet I 've known brokers to dilate upon the charms of a music room when the customer could n't tell Tannhäuser from a tomcat serenade on the back fence. It 's important to know your customers and then match their wants the best

you can. This same plan is followed by wise brokers in city and town. Operators in business property have their preferences and specialties — and the broker who knows what button to touch has the inside track.

"And then there 's another angle to this phase of the game. Once you understand the prospective customer's ideas, you can often bring him round skillfully to see the thing in some other light.

"This brings me squarely to the second phase of success in the real-estate business, which I have already told you lies in the education and guidance of customers. I know one broker whose principal owned two lots, side by side — on one he intended to build a livery stable; the other he wanted to sell. The broker knew all about the contemplated livery, but he kept his mouth shut and found a customer. He did n't believe in education; but this is the sort of thing that commonly retires a broker to a fourth-grade clerkship — or worse.

"I wish I could bring this truth home to real-estate men who have n't yet grasped it. They don't know the great opportunity that

waits for the broker who has a reputation that he guards with a whole girdle of earthworks.

"Since my first unsuccessful year in business I have refused to be a party to any conspiracy, against either seller or buyer. True, values are often a matter of opinion, especially when a speculative element is involved; but the broker's duty is to acquaint the vendor and vendee with all the facts that bear on the problem. I knew one investor who bought an office building in a section that was clearly marked for loft property — property given over chiefly to the smaller manufacturing trades, wholesale concerns, and the like. The investment ultimately cost him most of his fortune. Now the brokers involved in the transaction undoubtedly knew the trend of things, but for the sake of the commissions they put the sale through. A few deals of that sort usually put men in a class that borders close on the rogues' gallery.

"I knew another man, out in New Jersey, who bought a home overlooking as pretty a landscape as one would wish to see. The broker neglected to say that the landscape was an ideal spot for a bleachery and that such a

plant was even then contemplated. Within a year the home-lover was looking down into a belching chimney!

"Here, then, were two typical instances in which brokers had the power to guide and educate. These brokers, like many another, bartered away their chances to attain power and profit in their communities. As a result of such deals hundreds of real-estate men go about branded without realizing it. Then they wonder why shrewd operators always go round the corner to some other real-estate office when a big deal is on.

"Of course the owner who has bought undesirable property wants to unload, and he is always able to find a broker to help him. There will always be sellers and brokers of that sort. As for me, I want none of such business. When a man has been 'stung' I advise him to take his loss and next time to hunt up a dependable broker before he plunges.

"There is little satisfaction trying to educate the seller who sets out deliberately to swindle somebody; but there 's a lot of satisfaction in educating men — either sellers or

buyers — who are led astray merely by their own lack of knowledge. Here is the golden field for the real-estate man. The owner can be taught to handle his property so that it pays a normal revenue and the purchaser can be shown the pitfalls that lurk in his path.

"I have often seen property rendered practically worthless through the ignorance of owners. On the other hand, I have repeatedly doubled the income on rental property by changing the class of tenants, or by alterations, or by the acquirement and improvement of adjacent property. One business building, for instance, stood vacant a year because it was out of date for merchandising purposes. When I took charge of the estate I sent a man out to investigate the requirements of various trades, with the idea of finding a class of tenants that might be colonized. We learned that a number of small concerns working in hairgoods, feathers, and the like, were dissatisfied with their conditions and willing to move. Some alterations in the vacant building were made and it became loft property that was fully taken within a few months. In net returns it became a very valuable holding.

Moreover, it gave the neighborhood a personality that increased the value of the property adjacent. This sort of service — and there are a hundred variations through which it may operate — measures the value of the broker and agent.

"Before the real-estate man can educate others, however, he must educate himself. Once a client sent me to another state to investigate a proposed purchase. The local broker, I found, could tell me practically nothing about special-assessment procedure, tax limitation, or other things vitally important. What sort of advice, then, had he been giving his clients? Once I heard of a blind man who helped a lame man across the street. An automobile came along and knocked them both down, and after a while the lame man sued the blind man for damages. The latter resisted the suit on the ground that the plaintiff knew a blind man was leading him. The judge threw the case out of court, declaring that both were fools.

"Whichever way I turn in the real-estate field I see a blind broker helping a lame owner across the street. I can't recall an in-

stance, however, in which a blind broker ever retired with a bank account big enough to support him."

"I 've known a few who had mahogany-trimmed offices for a while," chuckled Barnes, "but the mahogany belonged to somebody else."

Our audience in the smoker had a laugh over this, and gave Gale a chance to light another cigar. The women had insisted that we men smoke as usual, despite their presence. As for me, I felt the need of tobacco, for I was very nervous over the prospect of taking the stage, as I must do when Gale finished. I was upset, too, over Dorothy — But I 'll not discuss that.

"Even before I had gone far with my first selling campaign," continued Gale, "I saw that I was very short on real-estate law. To correct this defect I took a year's course of lectures in an evening law school. Here I discovered some astonishing things about contracts; about the relations of landlord and tenant, and broker and principal; about estates from marriage and inheritance; about titles and mortgages — and a hundred other

points that affect real estate. You know a vast number of situations and complications have arisen in the past, and have been decided by the courts and set down as established rules. Yet to-day brokers and owners are drifting on the same old rocks because they don't know how to navigate.

" I can put my finger right now on brokers who can't tell you the definition of ' constructive eviction,' or the meaning of a condemnation clause, or the legal situation that arises when a purchaser takes possession before the delivery of the deed. Very few owners know these things either. I knew one investor who secured an option on a piece of property which the vendor refused to sell when the time came. The announcement of extensive business improvements in the vicinity had made the property much more valuable. When the purchaser attempted to enforce the sale in court it developed that the option was void through the failure of the broker to specify some of the minor details of the proposed terms of sale. Thus the customer lost a hundred thousand dollars' profit and the broker lost his fee.

"You see, there are plenty of people who are glad to avail themselves of the knowledge and skill of the reliable real-estate expert. In the United States, for instance, there are pretty nearly a million widows with more or less property. Widows are rich plunder for crooks. For twenty years I 've been a widows' man. I have a good many widows on my list who 've grown wealthy during my administration of their affairs, and there is n't one who has grown poorer.

"Please understand me, however. No ordinary real-estate methods will bring you this class of business. You can't sell one woman a gold brick to-day and expect to see a lot of women come up in their automobiles to-morrow.

"I don't know of any other business that offers competent men without capital such opportunities — and I don't know of any other safe investment that offers the opportunity presented by real estate; but you can't handle real estate on a wrong basis and make a success of it, any more than you can handle drygoods or machinery. That 's where most people blunder. The real-estate man is

hedged in on every side by people who might be his customers — yet they run away when they see him coming. They prefer to keep their money in the bank, or hidden away in a vault or a chest. They don't trust the real-estate chaps and they have n't the judgment to buy safely on their own account.

" Of course the mediocre, dishonest, short-sighted brokers will always be with us. You 'll find plenty of them ten years from now and you'll find plenty of people who 'll howl that real estate is a snare; but this does n't alter the fact that the market for real estate is growing fast, and is bound to grow faster as the population increases and communities grow. The broker who sets out to do an honest business has plenty of work awaiting him. The harder he digs the more woodchucks he is sure to find. When I walk or ride about New York I speculate on the changes the next generation will bring. New York must expand — the people must get farther away from their business. This means, for one thing, astonishing markets for the real-estate men. Suburban New York has scarcely begun to feel itself.

"What is true of New York is relatively true of other centers. The next few decades will witness vast changes in the mode of life of our city people. Suburban traffic will be revolutionized and the overflow will fill valley and hill.

"Then the coming of modern ideas and quick-traffic facilities mean ever-growing opportunities for the real-estate man in the country. A great many of these country brokers don't see their chance. I know one who did. He sent his boys to an agricultural school and then established them on a small experimental farm near his town. The things those boys accomplished opened the eyes of the whole countryside to the possibilities of the land thereabout. The broker suddenly found a most extraordinary market for farms that had lain dormant a lifetime!

"You see, success often lies at a man's door; but success is timid and has to be coaxed before it 'll come in."

I could see by Gale's air of relief that he was through. There were many other interesting things he might have told us about his career, but our time was getting short; and so,

without much of an interval, I found myself at last at the point I had dreaded. I did not relish telling my story to an audience of this sort. I should n't have minded the seven of us — and Dorothy. I heartily wished that I had begun the narratives, instead of Dowe, before the fame of our success-tales got abroad.

However, it was I who had proposed the thing in the first place, and I resolved to face the situation with the philosophy that makes a disagreeable task easy. The way to overcome unpleasant duties is to attack them without preliminary skirmishings. Some men never achieve results because they never get beyond the skirmishing line.

Hardly had I opened my mouth to speak when I was delighted to see Dorothy Dowe, accompanied by her mother, at the other end of the car. Banker Dowe quickly went forward to meet them, and presently escorted them to our immediate circle. Instantly I offered my own chair, as did every one of our group. With an odd light in her eyes, Dorothy looked from one chair to another — and then, with a shy glance at me, deliberately

selected mine. Ah! I believe I said a moment ago that I had felt inward quakings over the ordeal ahead of me. Now, undaunted, I could have walked through blood and fire!

CHAPTER XIII

THE RISE OF THE JUNIOR PARTNER

"I WAS about sixteen years old," said I, "when I entered the employ of Munn & Moorehouse. Well do I remember the day I was hired — a black and gloomy day it was overhead, and a black day in my heart. It seemed to me then that the very world had come to an end. I had only just closed a dreary chapter in my life, and was beginning to climb up a path that seemed to stretch out ahead in dizzy, impossible heights."

Thus I began my story, standing there in the observation smoker and facing my audience. Theoretically, I was talking to the six men whose narratives had preceded mine, but in reality I addressed a car full of men and women. Most of the men, like myself, were standing, for there were not half chairs enough to go around. The train swayed with some violence at times, and I steadied myself by

keeping one hand on the back of Dorothy's chair. I am not sure that this incident gave me eloquence, but somehow I felt a strange exhilaration of speech. I was not naturally an orator. And then, you know, all of us had unconsciously fallen into Barnes' figurative adaptation of words.

"I have already told you," I went on, now addressing only the members of my party, "how the six youngsters at home had been left without father and mother, and how the task had fallen to me, as the eldest, to play the part of parent. I shall not refer again to those gloomy days. I was sixteen, I say, when I became a stock-boy for Munn & Moore-house, which firm at that time occupied small quarters well downtown on Sixth Avenue. Our store had less than one-twentieth of the floor-space we now occupy. You see, therefore, that we have gained more than a natural increment. Moreover, our business has been severely competitive. We have n't walked up by violating any equity which the people at large have in life."

"That," interrupted Barnes, "is a test of true success."

"Right here at the start," I went on, "I wish to say that I had at that time no philosophy whatever. I did not know that success lay in having a philosophy, and in living it daily. Had I known that, I might have risen very much faster, perhaps, than I did. In reality, I was in a mental hole up to the time I was twenty-three. It 's singular that so many men stay in an intellectual swamp all their lives, when, if they took the trouble to look closely at the things about them, they could n't fail to see why their business concerns were butting them into the ditch.

"I 'd like to say, in the first place, that a business organization, as we understand it in my own firm, is not a mere list of officials. I 'm going to tell you, briefly, what it is. Nor is it necessary to have a big store or huge factory in order to have an organization. One of the best organizations I know is in a little retail store that has five clerks. Since the store was acquired by a man with a vision, the business has got out of the mire and is tackling the mountain-side. I expect to see a hundred clerks in that business some day.

"When I had been a stock-boy perhaps a

month, a new youth was taken into my department and I was told to instruct him in his duties. This I proceeded to do. But that night I received a profane lecture from an older stock-boy whom we knew, disrespectfully, as 'Freckled Squint.' He was a coarse, illiterate lad, of a class that I refuse at the present time to have in the store. But in those days he was a fair type. If you were sailing a ship, you would n't throw out a lot of little anchors to drag on the bottom and impede your progress; but every employee of this sort drags on the business.

"'I seen you showin' that new kid how to do things,' said Freckled Squint, threateningly. 'Don't you know you 're cuttin' your own throat? If you learn the new kid, he 'll get your job away from you. Never learn nobody nothin'! That ain't the way to play the game. Just learn yourself. Then the old man can't fire you, 'cause there won't be nobody 'cept you to handle stock. See?'

"Since I lacked the broader vision, this argument had some effect on me. For a time I let the newcomers alone as much as I could. You know this is the spirit that pervades many

a business house to-day; it is one of those vicious undercurrents that often gets into an organization. The man who refuses to train an understudy for fear of losing his own job is the kind who stays in one job until his shoulders hump up and his chin sinks in. On the other hand, the modern successful business tells its men that they can't expect advancement until they have trained others to do their work. The very foundation of a successful organization lies in the training of competent workers.

"I was knocked around the various stockrooms for two or three years, earning six or eight dollars a week, and finally landed down in the basement, in the delivery department. Here I stayed two years longer. I still lacked the ability to break through the brain-fog that shut me in closely. I was surrounded by narrow-minded men who influenced me the wrong way. I was as ignorant of the eternal truths of business as a child is of economics. Economics, by the way, make up the broad science of business. The universities are teaching this science now, and the men who come forth thus fortified — if they don't have their

heads too high in the air — are the ones who have the mental attitude to succeed.

"In a few minutes I 'll try to make this perfectly concrete to you; but for the moment I want to go along with my story. In the delivery department the fog began to clear away slowly. A delivery department is the one place in a store where the condition of the whole organization is best reflected. Here all the incompetence and unwillingness of our force was strongly felt. We were constantly in hot water over the mistakes upstairs — misdirected parcels, illegible handwriting, mixed purchases, and so on. In addition, the blunders and indifference of the delivery department itself added to our woes. I began to see that something was vitally wrong with the management, or these things would not happen.

"Up to that point our business had grown chiefly because the opportunity forced it. The markets crowded upon us; the city was obliged to have goods. Opportunity will build a business sometimes up to a certain point; then the trade will stop crowding and seek other channels of outlet. Our store had

reached that point, as I learned afterward. The business had stood still for a year, and was now sliding backward. The weight of an incompetent organization — one that almost wholly lacked the selling uplift — was swamping it.

"A temporary emergency in the Notion department resulted in my going there as a clerk. This advancement, however, was not the result of any plan, but was mere chance. You see, chance plays something of a part in these things; but too often chance operates the wrong way. The incapable men are advanced, while the good ones remain submerged.

"Adjacent to the counter where I worked was a section of the toilet-goods division. The girls there were much overworked and underpaid, and the things they said about the management — when the management was n't within hearing — were at least picturesque. If employers could always know what the workers are saying about them, and doing, an illuminating light would be thrown on a most important problem of organization — the handling of employees.

"The head of stock in the toilet goods was a girl whose name, if I recollect right, was Birdie McNulty. She was a fair example of an employee advanced without logical cause. She was sugar-coated, but bitter within. When any one with authority approached, Birdie assumed an ethereal sweetness, but in truth she was a most pernicious talker, and very active in setting harmful currents in motion. Yet she had ample cause for her grouch. It was the most natural thing in the world, and Birdie was human."

"You can't build an organization and overlook the traits of humanity," said Barnes.

"No," I agreed. "Now I want to tell you a little story about Birdie McNulty. One day a morning newspaper had an article in its 'beauty' column advocating the use of a face-brush made of bristles of a certain kind. A brisk demand sprang up that day for brushes of this sort, but there was n't one in stock. 'If the old man was wise to it,' remarked Birdie to me, with a wink, 'he 'd get in a lot of these brushes on the double-quick. I could have sold a hundred of them to-day. But you can bet your last cent I 'll never tell him.'

"It was evident, you see, that the toilet-goods section was n't paying as well as it might, and never would pay so long as Birdie McNulty and her satellites were there — and as long as the 'old man' was in charge of it. This 'old man' was the department manager, and in reality was a young snip of a chap who clapped his hands loudly at the girls, and went about like a peacock. Everybody hated him, and he hated everybody. You see, he was getting only a hundred and twenty-five dollars a month, and was always looking for a better job, which he could n't find.

"Well, I 've told you this incident of the face-brushes merely because it was a typical one. Birdie McNulty, you see, had a concrete selling idea, but she kept it carefully concealed. She knew how the store might sell a certain lot of goods, but the store never had the advantage of her knowledge. This was happening right along all through the establishment. Every day a thousand forces were operating within our own organization to hold the business down and counteract a thousand outside forces that were struggling to make it grow.

"The singular part of this situation, as I look back upon it, lay in the fact that it existed without the proprietors of the business knowing it. However, the same situation exists today in many a business I know. The poor organization is the one that does n't get the knowledge and ability of the men and women who compose it. The greatest thing in business, as I look at it, is the organization that works shoulder to shoulder to boost things along."

"From stock-boy up to the president!" volunteered Greenleaf, who was standing back of the chair occupied by Dorothy's mother.

"From car cleaner to the owner of the railroad!" seconded Frothingham. "I agree with you that organization is the chain that pulls a business up to success; but there must be no weak links in that chain."

"Proceed!" commanded Dowe. "Your logic, young man, is faultless."

"From the Notion department," said I, "I was shifted to the Groceries, then to the Dress-goods, then to the Furniture. All these changes were made on the mere exigencies of the moment. My special qualifications for

these jobs were never considered. Throughout the store the clerks were being sent here and there aimlessly, without ever a thought that the changes might or might not develop them and help the business accordingly.

"One day, in the Furniture, a clerk nicknamed 'Rags' set me thinking seriously. I overheard a customer asking for a high-backed rocking-chair, such as I knew very well we had in stock. But this disgruntled clerk, having just had a rumpus with another customer, was in a disagreeable mood. 'We 're out of them sort o' rockers,' he said, and turned away. The customer departed, and, no doubt, bought the chair elsewhere. Eight dollars had walked into the store and walked out again, but the high-backed chair remained; it represented a profit that the store might have got very easily, but did n't.

"'Rags' was getting a salary of twelve dollars a week; this, too, was my own salary. That evening, at home, I tried some original calculations, and these really formed the basis of a sweeping revolution in our organization. It did n't come, however, until quite a while afterward.

"My daily sales were not averaging more than fifty dollars. I had heard that the firm expected a net profit of twenty per cent, at least, on the goods in my department. So, if I sold fifty dollars' worth of goods in a day, the net profit was ten dollars. Part of the selling expense, of course, was my wages of two dollars for the day.

"Then I assumed a hypothetical case. Suppose, I reasoned, that I should sell one hundred dollars' worth of furniture a day. How much could the store afford to pay me and still retain a reasonable increase of profit from my greater sales?

"This problem, you see, was a highly technical one, involving a lot of cost figures that I did n't possess. I 'm not going into it here, except to state results. Every evening for a week I floundered in a maze of figures, filling all the loose paper I could find at my home. My eldest sister remarked that perhaps I was losing my mind; but I was n't. On the contrary, I was just coming into that wide, keen vision that was destined to show the way to success."

"Sometimes an employee becomes broader

than his boss; that 's the best time to hunt a new job," added Barnes.

" Unable to reach a definite answer, I took my puzzle to the chief accountant at the store," said I, going on with the story. " He laughed at first; but, as he glanced through my crude calculations, he caught a glimmer himself of the light that was trying to penetrate the cracks in my skull. He promised to solve the problem for me.

" The next day I was called to the office of the Senior Partner. He was a nervous, worried man at that time; heaven knows he had enough to disturb his repose. He told me afterward that he used to get up in the middle of the night and go downstairs to let in the cat, wind the clock, and do anything to keep him from thinking. He did n't really know what it was that made him think all night long. Well, I 'll tell you what it was. It was a whole aggregation of people like ' Freckled Squint,' Birdie McNulty, and ' Rags.' They were bleeding his business to death.

" The Senior Partner looked at me curiously, and invited me to sit down. Although I 'd been in his store for years, he did n't

know me. Now that 's a situation fit for a play."

" Introductions are very good things in business, even for Senior Partners," suggested Hopkins, dryly.

" Well," I laughed, " I introduced myself, as I have just related. ' What made you assume,' asked Mr. Munn, ' that a clerk now selling fifty dollars' worth of furniture a day could be expected, in reason, to sell one hundred dollars' worth? '

" Here was an opportunity to unburden myself of ideas that had been accumulating in my brain a long time.

" ' Because,' I answered, with some diffidence, ' I believe that most of the clerks in this store could sell a far greater volume, if they worked under different conditions; many of them, I am sure, could sell double the volume.'

" ' That is a broad assertion,' said Munn, incredulously. ' Still, if you could demonstrate it to be true, it would mean a great deal of money to us.' Here he picked up a sheet of paper on which the chief accountant had worked out my problem. ' I 'm afraid,' he

continued, 'that these calculations are quite theoretical, however interesting.'

"Then he showed me the figures. On the assumed basis of sales at one hundred dollars a day, the house could afford to pay me twenty dollars a week. Even though it paid me this additional wage of a dollar and thirty-three cents a day, it would earn for itself an increased net profit of eight dollars a day.

"'Well,' said I, 'the figures may be theoretical at present, but I 'm willing to demonstrate their practicability if I can. If the house will pay me a salary based on these calculations, I 'll do my best to sell a hundred dollars' worth of furniture a day.'

"We had a long talk, the Senior Partner and I, during which I told him some of the things that had happened in the store. If the average proprietor could get his employees to talk to him frankly, many a business would take a new spurt."

"And many a worthless devil would be tossed overboard," added Hopkins.

About this time I caught Dorothy looking up at me. I fancied there was an unusually friendly light in her eyes, and I thought there

was a deeper pink in her cheeks as our eyes met. I had guessed right: she was interested in my story.

However, I pulled myself together with a mighty effort, and went on. "The Senior Partner and I had a long talk," I repeated, "and, without mentioning any names, I gave him a rare glimpse back of the scenes. It was not my duty to unmask Birdie McNulty. It was the type only that I exposed to his view. Well, the result of this talk was an agreement whereby my salary was readjusted on the basis I had suggested.

"It is wonderful what a definite incentive will do to the right sort of man. From that day I became alert for selling ideas and keen for customers. I improved my personal appearance and atmosphere. I reached out for the dollars and dragged them into the store.

"I 'll be brief, for I 'm not talking on the art of selling goods, but on that bigger thing, organization. I wish merely to touch on some of the things I did, for they led to important organization policies. Our Furniture department had been something of a dead proposition. We had a good stock, but we lacked the

quality I call 'punch.' We had row after row of polished chairs, long lines of shining tables, aisles bordered by stiff chiffoniers, and the like. To a certain extent, this was unavoidable; still, when a merchant has a stock that lacks life of itself, he should use the oxygen treatment upon it. If necessary, he must use artificial respiration until it breathes. A successful business, like a successful book, must have a peculiar faculty of gripping the human mind. If you punch a man in the side when you pass him on the street, he 'll stop short. So, if you punch a customer with a selling idea, he 'll slow down in his race for your competitor's store and shy around into yours.

"The first thing I did was to fit up a college girl's room, as a floor display. By the order of the Senior Partner, the manager of the Furniture department gave me carte blanche. And I tell you, gentlemen, that my display was worth coming to see. Then our advertising man came up and talked with me, and the next day our ad in the morning papers had a new flavor. Instead of inviting the public to come in and inspect cheerless rows of

lifeless furniture, it had an air of mystery and motion about it.

"Well, we had model living-rooms, efficiency kitchens, bachelor dens, and drawing-rooms, and finally a furnished mansion on an elaborate scale. One week we showed a room furnished complete for fifty dollars; the next week one that would cost a hundred; then one requiring two hundred. We had a 'Blue Room,' modeled after the one at the White House, and a reproduction of the circular office of the President. You see, it 's possible to do a lot of things to sell goods — if the men who sell them will unlock their ideas. I 've just given you a glimpse, however, of the way we punched up the people and got them coming. There was n't a week that I did n't originate at least one selling idea, and the Senior Partner backed me up all through.

"For two or three weeks I fell short of my hundred dollars; then on several days I scored. Suddenly I went over a hundred. Our furniture sales picked up in a remarkable manner. For a month I averaged a hundred and fifty dollars a day. During the whole year I sold about forty thousand dollars, or a

daily average of a hundred and thirty-three dollars. This was a third more than my agreement required, and the firm paid me twenty-five dollars a week for the entire year.

"Meanwhile the other furniture clerks had been taken into the game — all except 'Rags,' who would not get into line."

"You 'll always find a few men in every organization who 'll fail to respond to the hypodermic needle," said Barnes.

"Yes," I returned; "but the Senior Partner did n't like to fire 'Rags' because he had been there a long time, and had twin babies at home; but there was a job vacant down in the subbasement.

"My experiment had been the subject of a great deal of discussion among the higher executives. On numerous occasions I was called to the office during these talks, and given an opportunity to take part. One day Mr. Munn said to me:

"'You have opened up extraordinary possibilities, young man; and, since you have demonstrated these possibilities in the Furniture department, we are going to give you a broader field. We have created a new depart-

ment, and hereafter your title will be "organization manager." Your duties, in short, will be to get better results from the human material in this business. In order to do that, you are to work out your own ideas.'

"So, at twenty-four, I was given a desk and a salary of a hundred and fifty dollars a month. It was a huge task I began; but it meant the redemption of the business.

"At first I had n't much of a plan. It is easy to talk grandiloquently about one's 'organization,' but to make that organization stand for anything definite is a different proposition. Once I spent half a day with a friend who was stage manager for a forthcoming spectacular musical show. I stood in the empty pit of the theater and watched the first rehearsals. The thing was all a jumble. Afterward I saw the finished production, in which each person knew his or her part, and the whole moved like an automatic machine. I know a great many business houses to-day that are only rehearsing. Their organizations are mere jumbles, in which few of the actors know the right steps or figures."

"Worst of all," said Barnes, "their stage

managers don't know the turkey-trot from the manual of arms."

This brought a great laugh, but Dowe rapped for order.

"So, you see," I resumed, "that I was the stage manager of our business. It was n't up to me to advertise the show, or take in the money, or look after the properties. My part was to see that the actors performed their evolutions properly. Now, instead of beginning with the whole big mix-up, I resolved to start with one department. I selected the Notions.

"First I secured a list of all clerks at the Notion counters, and then, one by one, I sent for them and had a five minutes' talk with each, at my desk. My purpose was twofold; I wanted to study the clerks at first-hand, and I wanted to get all the ideas they could give me.

"A few of them, I discovered, were not made of the material I wanted. A good stage manager picks his graceful dancers and retires the awkward squad. In the badly managed business the awkward squad is often the larger element. Almost everywhere I go I see men

and women out of place in their jobs. Once a young man applied to me for a position as elevator conductor in our store. He had worked three years in that capacity in a large wholesale establishment. I was struck with his pleasant atmosphere, and his clear, convincing manner of talking. 'You don't belong in an elevator,' I told him, and gave him a salesman's job in the shoe department. To-day he is manager there. The wholesale house might have made a high-class salesman of him, but it kept him out of the running; and, I have no doubt, sent out more than one road man who ought to have been in an elevator. In building an organization, the thing to do first is to pick your raw material intelligently, and to put that material where it can do its best work. I recall one young woman, in particular, whom I discovered through my talks with the clerks in the Notions. Her atmosphere was particularly agreeable, and she had qualities, it seemed to me, that fitted her for work that was more productive. So I transferred her to the Infant Wear section, where she was called on to meet a high-class trade. Before long she was made head of

stock, and raised that section to a plane never before attained.

"But I'm talking just now about the Notions. I picked a new manager for that department, and spent a day or two talking to him. I showed him in detail what I had done in the Furniture, and I told him we could accomplish as much in the Notions. I put the thing up to him and promised him a bonus that amounted to an increase of a hundred per cent in his salary if he brought the volume of sales up to the standard I fixed. All the clerks in the Notion section, too, were put on a premium system.

"I have n't time to tell you in detail what this young chap did. By simplifying his arrangement of stock and making it follow an invariable rule, he did away with a tremendous loss of selling time; he made it possible for the same number of clerks to wait on seventy-five per cent more customers. He and the advertising man, together, put over all kinds of selling ideas, and we sold that year sixty per cent more of Notions than ever before.

"Next I took hold of the White Goods;

then Groceries; then the Stationery; then Domestics. One by one, I took up each of the separate activities of the store and made it dance gracefully. In charge of each I put a competent dancing-master, and I quickened up the music of the whole production. I made each department-head responsible for the men and women under him, showed him how to develop them, and mapped out a system by which every employee had definite and iron-clad duties."

"We have seen," observed Frothingham, glancing out the rear door of the smoker at the ribbon of track that was sweeping under us and running away round the curves, "how the flagman drops off when the train is blocked — drops off instantly and prevents a rear-end collision. If every employee of a business could be a sort of flagman, such a concern would have an ideal organization."

"In the firm of Munn, Moorehouse & Gaylord," I said, quickly, "our executives must serve as flagmen before they get higher. Therefore they understand how vital it is to know one's duties and perform them at the right time. But I must hurry along with my

narrative. As organization manager, gentlemen, I extended my work to our wholesale establishment, and to our manufacturing enterprises. In the latter I found just as many opportunities for betterment as in the selling branches of the business. The right organization in a factory will quicken production immensely and cut down expenses and costs. For example, I said to one superintendent: 'You must cut the unit cost of this Number Nine piece from eleven to six cents.' That was a radical order, and, on the face of it, seemed impossible. But the superintendent had developed an organization under him, and when the problem was studied by intelligent men a machine was perfected by which the cost of making this piece of apparel was reduced to five cents, and subsequently to three. On another occasion, when a similar order was given, a folding machine was invented almost immediately that accomplished the necessary result. If you have the right men in your organization, and develop them properly, they'll work magic for you when you wave your wand.

"But at the beginning I found the same

story all through our business — no well-defined policies, lack of the right human material, want of incentive, and a woeful need of initiative. In the wholesale house, for instance, the manager of the Garment department belonged to a school of business twenty years out of date. He had n't got the modern viewpoint — the ' furniture viewpoint,' as our Senior Partner named it. I tried faithfully to make him see things as I saw them, but for a week I made no impression. Then I said to him: ' If you get the spirit of winning into the men under you, you can easily sell thirty per cent more stuff than you sold last year. We 'll give you what new blood you need, and we 'll pay you and your men what you earn. But if you fail to sell the extra thirty per cent — well, in that event you automatically fire yourself.' In his case I put the proposition unusually strong.

" Well, sir, he woke up; his coattails did some lively stunts about our mercantile stage. He acquired the mental attitude, forgot his traditions, and went over the mark I set for him. But he did n't do it alone; if he had n't organized his men for the effort, he would n't

have done it. It 's the men who work for you that do the thing, very often.

" In the Flannels we had been disgracefully deep in the mire of incompetence. I put in a new manager, because there was no hope for the old one. There is n't any use trying to make a clubfooted man toe out. The new manager demonstrated my theory that if you set a reasonable goal for a man to attain, and set the right man at the task, he will achieve it nine times out of ten, no matter if he sells only batts, waddings, and burlap. One thing this new manager did was to sell four times as many steamer rugs as we 'd ever sold. He did this by clever ideas in featuring.

" It was really astonishing how the different departments responded as I touched the keys of organization. The Silks, Laces, Cloths, Prints, Carpets, Hosiery, Books — all the departments, in fact, got into line, so each of them began to show results from ten to a hundred per cent better than formerly."

" Yet in reality it was a logical result," insisted Barnes. " When you improve the ingredients that go into the soup, you make better soup."

"But the actual improvement of the ingredients of our organization was a patient, laborious process," I said. "As I have shown you, I first surrounded myself with a lot of department-heads whom I imbued with the broader vision. I gave each the incentive to originate selling ideas and short-cuts in expense. Each one of these had his goal set for him — his expected volume of sales. The attainment of it meant a much larger bonus than if he fell short. And in order to knit all the departments together and make each manager interested in the welfare of all the departments, as well as his own, we offered a general percentage bonus and divided it equally among all the department-heads. It was based on the total net profits of the house. Our scheme, you see, was no mere plan of profit sharing. Our people got what they earned.

"Thus each of these managers became the head of a little world of his own. He was, in effect, the organization manager of that minor world. It was his duty to make detailed reports to me concerning each worker. In my office we kept a card-index system, showing

the monthly sales, clerk by clerk. But this was n't all. Each department had a 'suggestion box,' into which any employee could drop a written slip bearing a definite idea by means of which more goods might be sold or methods improved. Every idea accepted was credited to the employee furnishing it; and not only was a cash payment made in return, but the number of ideas supplied by each clerk became a matter of record. Advancements were made for cause, not through personal favoritism. Please observe that this plan was designed to give us human material vastly more profitable than Birdie McNulty."

"The ideas that remain on ice in the brains of the average business," broke in Barnes again, "would surprise you if you got the sawdust cleared away. Some business men try to club out the ideas with a bludgeon, but the modern organization manager gets them coming naturally and willingly."

"That 's it, in a nutshell," said I. "Of course we extended our premium or bonus systems down through the ranks. When you go to a store to buy butter, you have to pay more for quality, but a lot of business men

think they can get creamery-brand labor on a butterine basis."

"You can make a horse pull by sitting behind him and swearing," Barnes declaimed, "and you can make a dog crouch before you, but the men who can sell the most goods for you are not built that way."

By these deft and characteristic twists of speech, Barnes was helping out my story in a most picturesque way. But I was anxious now to get through. Once more I caught Dorothy's glance, and the smile I saw in her eyes fired my impatience. In an hour we must separate — she to go her way, I to go mine. The Dowes were to spend some time in southern California, but in four days I was to take the Overland Limited back to New York. It was no pleasure trip for me; I had come West on hurried business connected with the San Francisco branch of Munn, Moorehouse & Gaylord. Indeed, by noontime of that very day, and doubtless far into the night, I must be so immersed in business affairs that even Dorothy Dowe would perhaps be only a shadow. No, I knew this could not be so! Dorothy would always be a reality. Indeed,

at that moment I vowed in my heart — But just then I heard Dowe telling me to go on with my story.

So I collected my wandering thoughts. "In order to train our employees in the broader habits of thinking and doing," I said, "we established a school on an upper floor of our store, where we had graded lectures on management; here, too, we taught our clerks the essential things about goods. You know that in many business establishments the chief weakness lies in the sales force. The goods may have all sorts of fine qualities, but if the salesman is n't able to talk intelligently, the initiative of the factory is largely wasted. So, too, is the splendid selling machinery one often sees in establishments where the human element is 'way below par. I often think of this when I go into business houses and see the fine buildings, the attractive fixtures, the smooth-running elevators — and the human organization that is n't half organized.

"One of my greatest troubles lay in the difficulty I found in recruiting department-heads who were broad enough to see all these things. So I adopted what I called the 'travel

plan.' Men who travel much — provided they have the right foundation — get above the common level. But the sort of travel I gave these young chaps required no railroad fare. Whenever any department developed a man to the point where he promised well as an executive, I started him going. I gave him a month, say, in the Linens; then another month in the Curtains; then two or three weeks in the Wash Goods; then a week in the Sporting Goods. I fixed up several courses that covered periods ranging up to two years, finishing with the different departments of the office. Wherever the future executives were sent, they did plebeian work, alongside the regular workers. They understood what the scheme was, and almost without exception they took hold vigorously. One of those chaps frequently went into a department that was utterly strange to him and within a week recommended improvements that meant larger sales or reduction of outgo. It was the travel viewpoint, you see. If only you have a definite policy of developing men, it 'll work out every time.

" Thus we always had ample material from

which to draw our department-heads, and from our department-heads we now draw the men whom we take into the business.

"As for myself, I was taken into the corporation the year after I became organization manager. That day the Senior Partner called me to his office and gave me a check for a thousand dollars. 'This,' he said, 'is a gift from the house.' Then he handed me a hundred shares of stock. 'But these,' he went on, 'you 'll have to pay for. We are going to charge you with ten thousand dollars, and interest on that sum at six per cent. Then we 'll credit you with the profits on your stock, and you can settle the debt in that way. The bigger you make the profits, the sooner the indebtedness will be canceled. If at any time you should wish to dispose of the stock, you must sell it back to us.'

"In less than two years I had cleaned up my block of stock, and was charged with another block — this time forty thousand. Our remodeled organization was now piling up astounding results; we were making money so fast that it dazed us. Expansion was imperative, and we put up a new building.

In our greater business I was allowed a liberal share. My partners advanced the cash and I gave them my note. This note is now largely paid, though only a few years have elapsed. In a way, my interest in the business was given to me; but in reality I earned it.

"About twenty men have followed along in my footsteps, though some of them are small holders of stock. Every one we take in is a picked man. Nor is there any element of mere friendship in this policy of giving our best executives an interest in the business. We do it because it pays big dividends. It brings out the merchandising and manufacturing genius of the organization. The average partnership, you know, is a wretched aggregation of men drawn together through chance or acquaintance. In our establishment no man is ever admitted who has n't proved himself in advance — after we have applied our own brand of development. Our latest arrival is a young man who started five years ago as an umbrella checker in the main vestibule. One day, through the 'suggestion box,' I received a selling idea from this boy. He proposed

that on rainy days we have a special window display, devoted to wet-weather goods. Thereafter we kept a section of a window that could be transformed quickly, to meet weather conditions. We materially helped our sales of umbrellas, raincoats, and the like.

"This boy we promoted for his alertness. It was n't long before we heard from him again. We kept on hearing, and he kept on going up. We 've had hundreds of such instances. You see now what I mean by the term 'organization.' It 's the organized effort of the best men and women we can get hold of. It 's the effort they put forth, not for the store primarily, but for themselves. Yet the two are synonymous. There is no way to get this organized effort except to go after it."

"The nation is full of ten-dollar clerks who offer amazing material for business organizations," said Barnes. "There is amazing opportunity for ten-dollar clerks who will get hold of a mental scaling-ladder and climb on top of the wall, where they can see over into the field of Opportunity."

This piece of philosophy, I concluded, was a good one to close with. I looked at my

watch. Only three-quarters of an hour remained before the Limited would pull into Oakland. Only three-quarters of an hour — ah! but vast possibilities hang on the minutes sometimes!

Chapter XIV

AT THE TERMINAL

THE Overland Limited stood in the Pacific terminal at last. An inspiring example it was of accomplishment! In spite of every obstacle and discouragement, it had come through to Success. It had triumphed over darkness and storms, over rivers and mountains, over landslides and wrecks. It had been hampered and delayed, but never for a moment discouraged. The men who operated the railroad had been trained to keep everlastingly at it; they knew the terminal could be reached.

So it is with men who set out to conquer — no matter what terminal they direct their steps toward. Some men are traveling to the seaboard, and some toward the lesser destinations of the interior; but if they first make sure there is a passable grade to go over, they can

get there if they keep at it. To men of convictions and courage, not even a landslide can prove overwhelming. True, disaster will sometimes hem them in, and if they give up they are lost. But the men who give up in business are those who do not know how, or who lack the faith to go on. The men who reach their terminals are those who are strong in the self-reliance that comes of knowledge, and who strike boldly at the very heart of resistance.

I perceive that I lapse, in spite of myself, into Barnes' poetic license. Yes, and why should n't I, when the gloved hand of Miss Dorothy Dowe trembled on my arm as we walked aboard the ferry that was to take us across to San Francisco? And it was while we were standing thus on the boat, almost at the portal of the Golden Gate itself, that I spoke to Dorothy's father with reference to an extremely personal affair.

"Sir," said I, and perhaps my voice quavered a little — "Sir, some few days ago I was much impressed with a little story you told of a drygoods chap who tried, long ago, to take away from you a certain young lady.

If I recollect right, you declared your intention of fighting that chap to the finish. Now, sir, I wish to inquire if you have any lingering animosities toward drygoods chaps. I should like to know, sir, because — well, because I should feel badly were you disposed to fight now."

Banker Dowe looked at me sharply; then at his daughter. "What's that?" he demanded.

"I repeat," said I, "that I should feel badly were you to fight. Twenty-odd years have elapsed, I believe, since your little brush with the brick and tile manufacturer, but the drygoods chaps are still hanging around. One of them, sir, is about to take a young lady away from you — but in this case the young lady is on the drygoods chap's side. So I beg of you, sir, to make no disturbance!"

Ah! the great firm of Munn, Moorehouse & Gaylord had struck boldly more than once at the heart of resistance; I well knew how to strike. Banker Dowe was quite overcome, and could offer only feeble remonstrance.

So you see that business is not all there is to success. And may heaven save my son

(God bless the boy — he 's just learning to walk!) from the fate of a man who imagines wealth to be success. Even were he to inherit the whole of the great house of Munn, Moore-house & Gaylord, I should esteem him a failure were he never to stand up with other men and fight for things worth achieving.

THE END

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